



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

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Community Reinvestment Act Performance Evaluation

Wachovia Bank, National Association
Charter Number: 00001

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Charlotte, NC 28288

Office of the Comptroller of the Currency

Large Bank Supervision
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Washington, DC 20219

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated “**Outstanding.**”

The following table indicates the performance level of **Wachovia Bank, National Association (Wachovia)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Wachovia Bank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Primarily good levels of lending activity and distribution;
- Good, and often excellent, distribution of loans among geographies and borrowers of different income levels;
- Significant levels of community development lending in many full-scope assessment areas;
- Qualified investments that support notable community development throughout its rating areas;
- Readily accessible retail services in most locations; and
- Active support for, and participation in, valuable community development services in many communities.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based upon population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Other Rated Area: A rated area not selected as a Primary Rated Area. These areas are fully evaluated and receive full consideration in the overall rating process, but streamlined narrative descriptions are provided within the Public Disclosure.

Primary Rated Area: A rated area selected to receive a fully descriptive narrative evaluation within the Public Disclosure. These areas encompass a significant portion of the bank's overall operations.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

Wachovia Bank, National Association (Wachovia) is an interstate bank headquartered in Charlotte, North Carolina. Wachovia operates approximately 3,000 branches in 14 states and the District of Columbia.

Wachovia has total assets of approximately \$504 billion, total domestic deposits of approximately \$306 billion, and Tier One Capital of approximately \$32 billion. The bank is the primary subsidiary of Wachovia Corporation (WC), also headquartered in Charlotte. Total assets of WC are approximately \$707 billion. WC has one other commercial banking subsidiary, Wachovia Bank of Delaware, National Association, headquartered in Wilmington, Delaware.

Wachovia is a large full-service bank offering consumer and business products through its domestic branches and other means of access. The consumer/retail products and services considered in this evaluation are provided primarily through the general bank and its mortgage loan subsidiary. There are no legal, financial, or other impediments that significantly impact the ability of Wachovia to help meet community credit needs within its assessment areas.

The previous evaluation of Wachovia is as of June 30, 2003. The evaluation reflects an "Outstanding" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation considers home mortgage loan products (home purchase, home improvement, home refinance, and multifamily, where applicable), small business lending, small farm lending (where applicable), retail services, and qualified community development lending, investments, and services. Except as noted below, conclusions drawn for this evaluation are based upon performance during the calendar years 2004 and 2005 for aggregated home mortgage, small business, and small farm lending. In addition, community development activities are considered for the period July 1, 2003, through June 30, 2006.

This evaluation considers, at the bank's request and in accordance with regulation, lending by the subsidiary, Wachovia Mortgage Corporation. Wachovia has a number of other operating subsidiaries that did not impact this evaluation.

Also at the request of Wachovia management, this evaluation considers certain activity resulting from the acquisition by the parent company in 2004 of SouthTrust Corporation. All activities have been considered in aggregate. In accordance with the policies of the OCC, no consideration is given for qualified loans, investments, or services performed solely by SouthTrust entities during the evaluation period but prior to November 1, 2004, the date when WC acquired SouthTrust Corporation.

Data Integrity

The OCC has conducted independent testing of HMDA and small business data considered in this evaluation and of Wachovia's ongoing processes for collecting, verifying, and reporting this information. This evaluation included a review of all community development loans, investments, and services presented for consideration. The data and information are judged reliable.

Selection of Areas for Full-Scope Review

Selection of areas for full-scope review gave consideration to coverage of the bank's activities within each rating area, information or concerns that may have been raised by public comment, and previous review on a full-scope basis. Refer to Appendix A for other information on the scope of the examination and for the listing of all AAs.

Ratings

Ratings are based primarily upon the performance within the full-scope assessment areas. State ratings in this document do not reflect performance in the parts contained within multistate metropolitan areas. Performance within any multistate area is rated separately. Refer to Appendix B for each of the Multistate Metropolitan Area Ratings and State Ratings.

Fair Lending Review

The OCC found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Comments Applicable to All Rated Areas

LENDING TEST

Generally, throughout the process, ratings are determined by giving heavier weight to the distribution of the primary products offered in a rating area. These are typically home mortgage and small business loans. Provision and distribution of multifamily loans and small farm loans have been usually given less weight because those products are not so prevalent in most areas. In arriving at the overall rating, heavier weight is given to the larger areas (based upon deposit volume).

A variety of flexible mortgage loan products that address the credit needs of low- and moderate-income geographies and individuals augment the bank's general mortgage lending program and contribute positively to Wachovia's overall lending test performance.

Wachovia offers numerous flexible mortgage products targeted to low- and moderate-income borrowers or to borrowers purchasing homes in low- and moderate-income geographies. While some flexible mortgage loan products are offered in conjunction with Fannie Mae, three products – the Affordable Home Mortgage, the Neighborhood Development (Target) Mortgage, and the Community Partnership Mortgage – were developed by Wachovia. Flexible mortgage loan products provide such features as discounted interest rates, lower down-payment requirements, waived private mortgage insurance, expanded income ratios, and higher loan-to-value requirements.

While the majority of targeted lending programs are offered throughout all of the bank's assessment areas, some special programs have been developed to respond to unique assessment area needs or partnership opportunities. In the states of Florida, Georgia, North Carolina, South Carolina, and Virginia, Wachovia offers an innovative Down-Payment-Assistance Program (DAP) to increase home ownership among low-income applicants for whom home ownership is the most difficult. Under this program, Wachovia matches a low-income participant's down payment funds on a 3-to-1 basis. The DAP can be combined with the Federal Home Loan Bank of Atlanta's First-Time Homebuyer program in which Wachovia participates.

Also, during the evaluation period, Wachovia provided technical assistance to Fannie Mae to develop and pilot a new, innovative, mortgage program that accepts Department of Housing and Urban Development Section 8 housing assistance payments as mortgage payments. The program, piloted in portions of Florida, New York, North

Carolina, and South Carolina, is designed as a way to help increase the level of home ownership among the low- and very-low-income segments of the population. The bank also provided such assistance in launching the Baltimore Closing Cost Loan Program and the Philadelphia Home Improvement Loan Program. Both of these offer flexible loans to low- and moderate-income borrowers or borrowers with homes in low- and moderate-income geographies.

Inside/Outside Ratio

This analysis was performed at the bank level rather than at the rating area or assessment area levels. During the evaluation period, a substantial majority of the bank's loan originations were within its overall assessment area. Specifically, 89% of the number of all loans and 86% of all dollars originated during the evaluation period were within the bank's assessment areas. By product, by number, 86% of all home loans and 97% of all small loans to businesses and farms were originated within the bank's assessment areas. By dollars, 83% of all home loans and 95% of small loans to businesses and farms were originated within the bank's assessment areas. This performance was positively considered in the overall analysis of the distribution of lending by income level of the geographies.

Lending Gap Analysis

Lending distribution in Wachovia's full-scope assessment areas was evaluated to determine if any unexplained conspicuous gaps, especially any that might seem to disadvantage low- or moderate-income geographies, are in evidence. Lending reports and maps detailing the volume and distribution of home mortgage and small business loans were utilized. No unexplained conspicuous gaps were identified.

INVESTMENT TEST

During the evaluation period, Wachovia made qualified investments totaling \$1 billion. There are also \$1.5 billion in prior period investments with outstanding balances. Prior period investments are comprised of tax-credit-financed projects, community development state and municipal bonds, education bonds, and equity investments in community development entities. These investments had a positive impact in many AAs where the level of current period investments was lower by comparison. Wachovia continues to demonstrate a leadership role in investing in programs for affordable housing and neighborhood revitalization.

Low Income Housing Tax Credits (LIHTCs)

These products continue to be an integral part of Wachovia's investment program in most of its AAs. These investments provide long-term debt and equity financing for affordable housing projects. LIHTC projects have specific requirements for the percentage of housing units restricted to low- or moderate-income families. Wachovia makes direct investments in LIHTCs, rather than through third-party intermediaries.

LIHTCs are complex investments that require specialized expertise due to the nature of each project, extensive administrative requirements, and complex tax-related compliance issues. During the evaluation period, Wachovia invested in over 162 LIHTC projects totaling \$669 million in the bank's AAs and \$367 million in markets outside the bank's AAs in California, Illinois, Indiana, New Mexico, Ohio, Washington, and Wisconsin. These investments provided for the development of over 50,000 units of affordable housing within the bank's AAs and over 5,000 units outside of those AAs.

New Markets Tax Credits (NMTCs)

The NMTC program was introduced by the United States Treasury Department's Community Development Financial Institutions Fund in 2000. Its purpose is to stimulate economic growth and to create jobs in low-income areas. NMTCs provide tax incentives for investments in community development entities (CDEs). These CDEs subsequently provide financing to qualified businesses in designated low-income communities. Wachovia has taken a leadership role in the use of NMTCs. The bank formed its own CDE through which it was awarded the largest NMTC allocations for any banking institution. Forming its own CDE allows Wachovia to have direct oversight of the projects and investments. During the evaluation period, Wachovia originated over forty NMTC investments totaling \$294 million. These investments provided for the creation or expansion of business enterprises within the bank's AAs and the creation or retention of 4,500 jobs.

SERVICE TEST

The analysis of Wachovia's distribution of branches focused on the geographic distribution by income level of the area. However, the analysis also showed that there are cases where a branch that is located in a middle- or upper-income census tract is adjacent to (across the street or within a few blocks of) a neighboring low- or moderate-income tract. In the full-scope AAs, consideration was given to the access provided by these "bordering branches".

Wachovia provides accessibility to most of its banking services through alternative delivery systems (other than branches and ATMs). Significant weight is not given to these systems in these conclusions because Wachovia does not obtain demographic information for the users of these systems.

Retail Banking Services

Wachovia offers a full range of loan and deposit products to its commercial, residential, and consumer loan customers. There is a flexible group of low-cost or no-cost deposit products, designed primarily for the benefit of low- and moderate-income customers. These products include Free Checking, Free Student Checking, Express Access Checking, College Access Checking, Access Fifty Checking, and the PayAccess ATM Card. These accounts have no monthly maintenance fees, although the Express Access requires direct deposit, as does the Access Fifty account. Wachovia also offers

the Basic Checking account, with no minimum balance requirement, and a low monthly service charge, but with a limited number of transactions per month.

Wachovia also offers NonProfit Checking to community organizations that serve primarily low- and moderate-income persons. This account is designed to meet a not-for-profit organization's typical banking needs, has no minimum balance requirements and no monthly maintenance fees.

Alternative Delivery Systems

Wachovia offers an alternative delivery system known as Wachovia-at-Work. This worksite banking program provides access in the workplace and includes the option for employees to perform personal banking on computers at their worksites through the banking website provided by Wachovia. This program also provides financial literacy education and special banking offers. The program can provide a free PayAccess card that employees can use to obtain money from paychecks at any ATM. Over 3,000 (27%) worksites are in low- and moderate-income geographies, and the majority of employees using this program are low- or moderate-income individuals. This creates banking opportunities for companies with large numbers of low- and moderate-income employees.

Full-service banking for all products and services is also available through the Internet and Wachovia Direct Access, the bank's toll-free telephone banking service, available 24 hours per day, seven days per week.

Community Development Services

- ***Money Smart***

Wachovia partnered with a number of organizations to provide MoneySmart training in English and Spanish for low- and moderate-income individuals. MoneySmart is a basic financial literacy course, developed by the Federal Deposit Insurance Corporation (FDIC). Wachovia was the first large bank in the nation to partner with the FDIC to provide this program. Wachovia developed a train-the-trainer video that is provided to community organization in its assessment area at no charge, allowing those organizations to provide this training directly to their clients. The bank's staff has also provided this training using its own in-house network to deliver the training via satellite to its not-for-profit partners and their low- and moderate-income clients. This has been done thirteen times. Locations where the bank has installed satellite equipment include Charlotte, NC; Atlanta, GA; Roanoke, VA; and Camden, NJ.

- ***Section 8 Rent Housing Choice Voucher Program***

Wachovia has pioneered and coordinated an innovative process for accepting Housing and Urban Development Section 8 rent vouchers as mortgage payments. The program applies Section 8 rental vouchers toward mortgage payments for up to fifteen years. Two bank officers spent two years getting this program underway by coordinating discussions among state leaders, housing authorities, and the Federal National Mortgage Association. Wachovia was the first large east coast financial

institution to pilot this labor-intensive program that is targeted to increase home ownership among the low-income population. As a result of the bank's technical financial assistance, the program exists in thirteen markets: Atlantic City and Perth Amboy, NJ; New Haven, CT; Monroe and Newburgh, NY; Philadelphia and Norristown, PA; Durham and Gastonia, NC; Columbia and Spartanburg, SC; and Largo and Orlando, FL. Other markets have been introduced to the program, including Tampa, FL; Atlanta, GA; Raleigh, NC; Harrisburg, Lancaster, and Reading, PA; Roanoke, VA; and the Southwest VA area.

- ***Individual Development Account (IDA) Program***

Wachovia has taken on a leadership role in helping set up IDA programs for community organizations that serve primarily low- and moderate-income persons. The bank partnered with the New Jersey Department of Community Affairs to set up a statewide IDA program to be used for education, affordable housing, or small business development. IDA programs have been founded in Philadelphia, PA; Jacksonville, FL; Hartford, CT; New York, NY; and Roanoke, VA.

- ***eCommunitiesfirst***

Wachovia has developed this innovative community service program to increase access to technology and improve overall financial literacy through computer training for low- or moderate-income clients of qualifying community development service organizations. The program includes "Introduction to PCs", "Internet Basics", and "Basic Money Management". It began with a partnership between the bank and the Atlanta-Fulton County Public Library System to bring the program to greater Atlanta through the creation of two mobile computer technology labs. The success of this project has inspired the bank to create five other *eCommunitiesfirst* labs in Charlotte, NC; Tallahassee and Miami, FL; Perth Amboy, NJ; and Philadelphia, PA. To date, over 500 participants have been trained, the majority of whom have been low- or moderate-income persons.

- ***BorrowSmart***

Wachovia helped found BorrowSmart. This is an online financial tool that provides information on home equity borrowing, money management, and detecting and avoiding abusive lending practices. Founded in 2001, the BorrowSmart Public Education Foundation provides free financial information primarily to not-for-profit affordable housing organizations across the nation. Its founding was inspired by unmet affordable housing needs for low- and moderate-income persons. Wachovia has continued to support this organization by helping organize events in several cities to create awareness for this initiative and through the presence of a Wachovia community development officer on its board of directors.

In addition, Wachovia enhances its flexible mortgage product program by partnering with approximately 170 not-for-profit community organizations throughout the various assessment areas to provide homebuyer counseling for low- and moderate-income loan applicants. Such educational programs assist participants in successfully completing the mortgage loan process.

Primary Rated Areas

This evaluation reflects information on six primary rated areas.

- **Charlotte-Gastonia-Concord (NC-SC) Multistate Metropolitan Area** (7 Multistate MSAs; Charlotte selected for full-scope review)
- **State of Alabama** (17 AAs; Birmingham-Hoover MSA selected for full-scope review)
- **State of Florida** (29 AAs; Miami-Miami Beach-Kendall MD selected for full-scope review)
- **State of Georgia** (19 AAs; Atlanta-Sandy Springs-Marietta MSA selected for full-scope review)
- **State of North Carolina** (25 AAs; Asheville MSA and Raleigh-Cary MSA selected for full-scope reviews)
- **State of Pennsylvania** (9 AAs; Philadelphia MD selected for full-scope review)

Description of Institution's Operations

Refer to the market profiles in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Multistate Metropolitan Area Rating

Charlotte-Gastonia-Concord (NC-SC) Multistate Metropolitan Area

CRA rating for the Charlotte-Gastonia-Concord (NC-SC) Multistate Metropolitan Area (Charlotte MSA): Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Excellent responsiveness by Wachovia to the credit needs of the MSA;
- Good distribution of Wachovia's loans among geographies and among borrowers of different income levels throughout the MSA;
- Community development lending levels that had a significant positive impact on the performance within the MSA;
- An excellent level of qualified community development investments that addressed the needs of the assessment area; and
- Service delivery systems which are readily accessible to geographies and individuals of different income levels.

LENDING TEST

The bank's performance under the Lending Test in the Charlotte-Gastonia-Concord (Charlotte) MSA is rated Outstanding.

Lending Activity

Refer to Table 1 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Charlotte MSA is excellent. In the MSA, Wachovia has a deposit market share of over 60% that ranks first among deposit-taking institutions. The bank has the sixth, fifth, and third market ranks among all institutions for home purchase, home improvement, and home refinance loans, respectively. The bank has the second, first, and first market ranks for the number of home purchase, home improvement, and home refinance loans, respectively, among local deposit-taking institutions. In dollars, the bank has the fourth, second, and fourth market share, respectively, among all institutions for the aforementioned home mortgage products. In dollars, the bank has the second, first, and first market ranks among local deposit-taking institutions for the aforementioned home mortgage products.

For small business loans, the bank has the sixth deposit market rank among all institutions in terms of numbers of loans and the top market rank for dollars. Among

local deposit-taking institutions, the bank has the second market rank for the number of loans and the first market rank in terms of dollars.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home purchase loan geographic distribution in the Charlotte MSA is good. The percentage of loans originated in low- and moderate-income geographies is near to and significantly below, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and is near to, respectively, the bank's overall market share within the AA.

Home improvement loan geographic distribution in the Charlotte MSA is good. The percentage of loans originated in low- and moderate-income geographies exceeds and is near to, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and is below, respectively, the bank's overall market share within the AA.

Home refinance loans geographic distribution in the Charlotte MSA is adequate. The percentage of loans originated in both low- and moderate-income geographies is below the percentage of owner-occupied units in those geographies. The market share of loans in both low- and moderate-income geographies is near to the bank's overall market share within the AA.

Small Loans to Businesses

Refer to Table 6 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of small loans to businesses in the Charlotte MSA is good. The distribution of small loans to businesses in low- and moderate-income geographies exceeds and is below, respectively, the percentage of businesses in like geographies. The bank's market share of loans in low- and moderate-income geographies exceeds and is near to, respectively, the bank's overall market share of small loans to businesses in the AA.

Small Loans to Farms

Refer to Table 7 in the Multistate Metropolitan Area(s) section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms is good. The portion of loans made in low- and moderate-income geographies exceeds and is below, respectively, the percentage of farms in like geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and is significantly below, respectively, the bank's overall market share of small loans to farms in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home purchase loan borrower distribution in the Charlotte MSA is good. This analysis took into account for all three mortgage products housing affordability issues within the MSA. The portion of loans to low-income borrowers is below the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers exceeds the portion of moderate-income families in the AA. In addition, the market share of loans to low- and moderate-income borrowers is near to and significantly below, respectively, the bank's overall market share of home purchase loans in the AA.

Home improvement loan borrower distribution is good. The portion of loans to both low- and moderate-income borrowers is near to the percentage of both low- and moderate-income families in the AA. In addition, the market share of loans to low- and moderate-income borrowers is near to and is below, respectively, the bank's overall market share for home improvement loans within the AA.

Home refinance loan borrower distribution is good. The portion of loans to low-income borrowers is below the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers substantially meets the percentage of moderate-income families in the AA. For market share, the percentage of home refinance loans to both low- and moderate-income is near to the bank's overall market share for this type of loan in the AA.

Small Loans to Businesses

Refer to Table 11 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to businesses is adequate. The percentage of small loans to businesses is below the percentage of small businesses in the AA. The bank's market share of small loans to businesses is below its overall business loan market share. The bank also makes a majority of these loans in smaller amounts.

Small Loans to Farms

Refer to Table 12 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is poor. The percentage of loans to small farms is significantly below the percentage of small farms in the AA. The market share of small loans to farms is significantly below the bank's overall market share of the type loan. The bank makes a majority of these loans in smaller amounts.

Community Development Lending

Refer to Table 1 (Lending Volume) in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as community development loans. However, Table 5 does not separately list community development loans.

Community development lending had a significantly positive impact upon the bank's lending performance in the Charlotte MSA. During the assessment period, the bank originated 27 qualified community development loans totaling \$282 million. All of the loans were for affordable housing and helped to create over 1,600 new units of affordable housing. A particularly noteworthy project included the acquisition, rehabilitation and conversion of an historic cotton mill into affordable housing units. The project included the renovation of three existing buildings and the construction of five new buildings along with the use of state and federal historic tax credits.

INVESTMENT TEST

Refer to Table 14 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the Investment Test in the Charlotte MSA is rated Outstanding.

The volume of qualified investments is excellent. During the evaluation period, Wachovia made 116 investments in the AA totaling \$18.2 million. Prior period investments continuing to benefit the community total \$39 million. Investments were primarily for affordable housing and revitalization. Investments include three LIHTC projects totaling \$6.8 million that resulted in 112 additional units of affordable housing and \$1.2 million in financial contributions to local or regional organizations providing community development services to low- or moderate-income individuals.

During 2005, Wachovia provided \$4.8 million in LIHTCs to develop an 80-unit affordable housing apartment community in the University Area of Charlotte. Such units had been lacking there, and the need was great. All of the units are restricted to families earning below 60% of the median family income.

Wachovia provided \$45,000 in grants to various community organizations to use toward down-payment assistance for low- and moderate-income families purchasing homes that were developed by two community development organizations. The bank provided an additional \$3,000 grant to support home-ownership counseling. The grants provided assistance to nine low- and moderate-income homebuyers.

Wachovia provided a foundation grant in the amount of \$125,000 as initial funding for the Small Business Enterprise Loan Fund. The fund was established to assist small businesses in gaining access to working capital or expansion funds in the Charlotte area. To date, 55 small businesses have received loans through the fund, and most of those businesses are based in low- and moderate-income geographies.

SERVICE TEST

Refer to Table 15 in the "Multistate Metropolitan Area(s)" section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The bank's performance under the Service Test in the Charlotte MSA is rated Outstanding.

Retail Banking Services

Wachovia's service delivery systems are readily accessible to geographies and individuals of different income levels in the AA. Branch distribution in low-income geographies is below the percentage of population in those geographies by virtue of the fact there are no branches located there. Two bordering branches are identified that mitigate the limited accessibility. Conversely, accessibility is excellent in moderate-income geographies where the percentage of branches exceeds the population. In addition, there are six bordering branches that enhance accessibility for those geographies.

Branch openings and closings have not adversely affected the accessibility of delivery systems for low- or moderate-income geographies. One branch was closed in a moderate-income geography, following the merger with SouthTrust. No branches have opened in those geographies.

In the Charlotte MSA, there are no inconsistencies in hours or services provided among branches located in geographies of different income levels.

Community Development Services

Wachovia exhibits a high level of CD services. The provision of CD services has a significant positive impact upon the Service Test rating. The services provided are responsive to identified community needs. Both leadership and creativity are noted in many of the services provided.

The bank provided numerous services to many different groups in the community. Participants helped to advise local community organizations on budgeting, financing, marketing, investing, project targeting, loan review, and fundraising efforts. Officers also conducted many financial education, train-the-trainer, first-time homebuyer, and small business seminars. The following are highlights of CD services:

- Wachovia provided qualified services to an organization whose mission is workforce development, primarily for low- and moderate-income persons. Services include installation and marketing of the bank's *eCommunitiesfirst* curriculum, organizing an open house demonstration, and training the staff trainers. A Wachovia officer also served on the board. This organization served several thousand low- or moderate-income persons in recent years.
- Wachovia was the primary corporate sponsor and helped to organize, market, and present an affordable housing fair. The fair targeted the low- and moderate-income Latino population, and was attended by over 1,500 persons. Wachovia also provided financial literacy education.
- Wachovia has provided numerous financial services to a church whose programs serve primarily low- and moderate-income persons and small businesses. Services include the MoneySmart program, training, and administrative expertise, some through the innovative use of satellite technology. The organization conducted 87 financial literacy classes for approximately 750 persons from 2004 through 2006. Through the same organization, Wachovia provided financial literacy education to minority-owned small businesses. At two other workshops, targeted to low- and moderate-income women, Wachovia officers provided retirement planning, investing, and affordable housing education to 115 persons.

State Rating

State of Alabama

CRA Rating for Alabama: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of the assessment areas within the state;
- Adequate distribution of Wachovia's loans among geographies and good distribution among borrowers of different income levels throughout its assessment areas;
- Community development lending levels that had a positive impact on the performance within the state;
- An excellent level of qualified community development investments that addressed the needs of the state; and
- Service delivery systems that are readily accessible to geographies and individuals of different income levels, coupled with excellent community development services.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

Lending Test performance in Alabama is rated High Satisfactory. Based upon a full-scope review, performance in the Birmingham-Hoover (Birmingham) MSA is excellent. Performance in the limited-scope assessment areas negatively impacted the overall rating for the Lending Test in Alabama.

Lending Activity

Refer to Table 1 in the State of Alabama section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Birmingham MSA is good. In the MSA, Wachovia has a deposit market share of approximately 15% which ranks second among deposit-taking institutions. Among all institutions, the bank has the ninth, fifth, and sixth market ranks, in terms of numbers, for home purchase, home improvement, and home refinance loans, respectively. In dollar terms, the bank has the second, sixth, and sixth market ranks, respectively, for the aforementioned home mortgage products among all institutions. In addition, the bank has the top market ranks for the number of home purchase and home refinance loans, and the second market rank for home improvement loans, among local deposit-taking institutions. In dollars, the bank has the

top market rank for home purchase loans and the second market rank for home improvement and home refinance loans among local deposit taking institutions.

Regarding small business loans, the bank has the fifteenth and fifth market shares in terms of numbers and dollars among all institutions. Also the bank has the seventh market rank for the number of loans and the fifth market rank in terms of dollars for local deposit-taking institutions.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home purchase loan geographic distribution in the Birmingham MSA is adequate. The analysis took into account for all three mortgage products the slightly higher than usual poverty levels in the moderate-income geographies. The percentage of loans originated in both low- and moderate-income geographies is significantly below the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Home improvement loan geographic distribution in the Birmingham MSA is good. The percentage of loans originated in low- and moderate-income geographies is below and exceeds, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Home refinance loan geographic distribution in the Birmingham MSA is good. The percentage of loans originated in both low- and moderate-income geographies is near to the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Small Loans to Businesses

Refer to Table 6 in the State of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of small loans to businesses in the Birmingham MSA is good. The distribution of small loans to businesses in low- and moderate-income geographies is below and near to, respectively, the percentage of businesses in like geographies. The bank's market share of loans in low- and moderate-income geographies is near to and exceeds, respectively, the bank's overall market share of small loans to businesses in the MSA.

Small Loans to Farms

Refer to Table 7 in the State of Alabama section of Appendix D for the facts and data related to the geographic distribution of the bank's origination/purchase of small loans to farms.

Due to the minimal number of small loans to farms originated during the assessment period, we did not analyze the bank's performance for this product.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the State of Alabama section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home purchase loan borrower distribution in the Birmingham MSA is good. The portion of loans to low-income borrowers is near to the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers exceeds the portion of moderate-income families in the MSA. In addition, the market share of loans to low- and moderate-income borrowers exceeds and is significantly below, respectively, the bank's overall market share of home purchase loans in the AA.

Home improvement loan borrower distribution is good. The portion of loans to low- and moderate-income borrowers is near to and exceeds, respectively, the portion of low- and moderate-income families in the AA. In addition, the market share of loans to low- and moderate-income borrowers is near to the bank's overall market share of this type of loan within the AA.

Home refinance loan borrower distribution is excellent. The portion of loans to low-income borrowers is near to the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. For market share, the percentage of home refinance loans to both low- and moderate-income borrowers exceeds the bank's overall market share of this type of loan in the AA.

Small Loans to Businesses

Refer to Table 11 in the State of Alabama section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is adequate. The percentage of small loans to businesses is near to the percentage of small businesses in the AA. The bank's market share of small loans to businesses is below the bank's overall business loan market share. The bank also makes a majority of these loans in smaller amounts.

Small Loans to Farms

Refer to Table 12 in the State of Alabama section of Appendix D for the facts and data related to the borrower distribution of the bank's origination/purchase of small loans to farms.

Due to the minimal number of small loans to farms originated during the assessment period, we did not analyze the bank's performance for this product.

Community Development Lending

Refer to Table 1 (Lending Volume) in the State of Alabama section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

Community development lending had a significant positive impact on the bank's lending performance in the Birmingham MSA. During the assessment period, the bank originated 11 loans for almost \$74 million in qualified community development loans. All of the loans were for affordable housing and helped to create almost 1,500 units of new affordable housing. A particularly noteworthy project included the construction financing for a 200-unit Low Income Housing Tax Credits apartment complex.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Mobile MSA, Montgomery MSA, and the Southeastern Alabama Non-Metro AAs is stronger than the overall Lending Test performance in Alabama, due primarily to the levels of community development lending. Performance in the Anniston-Oxford MSA, Auburn-Opelika MSA, Dothan MSA, Gadsden MSA, Huntsville MSA, Tuscaloosa MSA, Cullman-Marshall Non-Metro, East Central Alabama Non-Metro, and Fayette-Lamar-Marion Non-Metro AAs is not inconsistent with the overall Lending Test performance in Alabama. Performance in the Decatur MSA, Florence-Muscle Shoals MSA, Baldwin Non-Metro, and Dallas Non-Metro AAs is weaker than the overall Lending Test performance in Alabama. The weaker performance is due primarily to less favorable geographic distribution of home mortgage loans.

INVESTMENT TEST

Refer to Table 14 in the State of Alabama section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in Alabama is rated Outstanding. Based upon a full-scope review, the bank's performance in the Birmingham MSA is excellent.

During the current period, Wachovia made 68 investments in the AA totaling \$6.7 million. Prior period investments are from an acquired institution and total \$15.6 million.

Investments were primarily for affordable housing and to promote small businesses in the AA. For the current period (including unfunded binding commitments), the bank invested in two LIHTC projects totaling \$11.7 million that resulted in 368 additional units of affordable housing in the Birmingham AA. The bank also invested in one NMTC project for a facility that will serve as a small business incubator, provide on-site job training and technical assistance to businesses in the downtown redevelopment area. The project is estimated to provide for the creation of more than 700 jobs in the downtown Birmingham area. Other investments in the AA include \$208 thousand in Community Development Block Grant bond allocations and \$1.9 million in financial contributions to local or regional organizations providing community development services to low- or moderate-income individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Investment Test performance in the Montgomery MSA, Tuscaloosa MSA, Dallas Non-Metro, and Fayette-Lamar-Marion Non-Metro AAs is not inconsistent with the overall rating for the State of Alabama. Performance in the Anniston-Oxford MSA, Auburn-Opelika MSA, Decatur MSA, Dothan MSA, Florence-Muscle Shoals MSA, Gadsden MSA, Huntsville MSA, Mobile MSA, Baldwin Non-Metro, Cullman-Marshall Non-Metro, East Central Alabama Non-Metro, and Southeastern Alabama Non-Metro AAs is weaker than the overall rating for the state. Weaker performance is due to lower relative levels of investment.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Alabama is rated Outstanding. Based upon full-scope reviews, the bank's performance in the Birmingham MSA is excellent. Performance in the limited-scope AAs positively impacted the overall rating for the Service Test in Alabama.

Retail Banking Services

Refer to Table 15 in the State of Alabama section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Wachovia's service delivery systems in the Birmingham MSA provide excellent access to geographies and individuals of different income levels. The distribution of Wachovia's branches in low-income geographies exceeds the distribution of population in these geographies. One bordering branch enhanced the excellent distribution that is shown and augments the residents' access to banking services. In moderate-income geographies, the bank's distribution of branches is less than the distribution of the population. In this case, three bordering branches enhance accessibility for the residents of these moderate-income geographies.

Wachovia's opening and closing activity did not significantly affect the number of branches and had a nominal impact on the distribution of branches. During the evaluation period in the Birmingham MSA, Wachovia opened one branch and closed two branches, all in low-income geographies.

In the Birmingham MSA, there are no inconsistencies in hours or services provided among branches located in geographies of different income levels.

Community Development Services

Wachovia provided an excellent level of community development services in the Birmingham MSA. Services consistently addressed community development needs such as technical assistance for organizations providing small business assistance, community development, housing, financial, or other community services to low- or moderate-income areas or individuals.

These services include active participation as members of the boards of qualifying community organizations or as advisors on technical financial matters for community development groups. Several Wachovia officers had key leadership roles in events that targeted small businesses. One served approximately 230 small businesses by providing technical financial information to help them grow and expand. Officers helped plan, market, develop, and coordinate these events and to provide detailed financial information to participants. Several officers also had key roles in an annual event that targets small minority- and women-owned businesses. An officer led a team that facilitated a workshop for over 300 participants regarding diversity in the workplace. Officers were active in providing qualifying services to affordable housing organizations, some in a leadership capacity. Wachovia's efforts focused on homebuyer education, wealth building, credit repair, financing options, and estate planning.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Wachovia's branch distribution in the Anniston-Oxford MSA, Auburn-Opelika MSA, Decatur MSA, Dothan MSA, Florence-Muscle Shoals MSA, Gadsden MSA, Huntsville MSA, Tuscaloosa MSA, Dallas Non-Metro, East Central Alabama Non-Metro, and Southeastern Alabama Non-Metro AAs is not inconsistent with the overall rating under the Service Test in the State of Alabama. Performance in the Mobile MSA, Montgomery MSA, Baldwin Non-Metro, Cullman-Marshall Non-Metro and Fayette-Lamar-Marion Non-Metro AAs is weaker than the overall rating due primarily to less favorable branch distribution.

State Rating

State of Florida

CRA Rating for Florida: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Good distribution of Wachovia's loans among geographies and among borrowers of different income levels throughout its assessment areas;
- Community development lending levels that had a significantly positive impact on the performance within the state;
- A significant level of qualified community development investments in both the Miami MD and Orlando MSA; and
- Service delivery systems that are readily accessible to geographies and individuals of different income levels throughout the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Florida is rated Outstanding. Based upon full-scope reviews, the bank's performance in the Miami-Miami Beach-Kendall (Miami) MD and in the Orlando-Kissimmee (Orlando) MSA is excellent. Performance in the limited-scope assessment areas had a neutral impact on the overall rating for the Lending Test in Florida.

Lending Activity

Refer to Table 1 in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Miami

Lending activity in the Miami MD is good. In the MD, Wachovia has a deposit market share of 15% which ranks first among deposit-taking institutions. The bank has the twenty-first, eighth, and eleventh market ranks by number for home purchase, home improvement, and home refinance loans, respectively, among all institutions. The bank has the fifth, second, and third market ranks for the number of home purchase, home improvement, and home refinance loans, respectively, among local deposit-taking

institutions. In dollars, the bank has the third market rank for all of the aforementioned home mortgage products among local deposit-taking institutions.

For small business loans, the bank has the tenth market rank among all institutions for the number of loans. In dollars, the bank has the top market rank among all institutions. Also, the bank has the second and top market ranks, respectively, among local deposit-taking institutions.

Orlando

Lending activity in the Orlando MSA is good. In the MSA, Wachovia has a deposit market share of approximately 15% which ranks third among deposit-taking institutions. The bank has the ninth, seventh, and thirteenth market ranks for number of home purchase, home improvement, and home refinance loans, respectively, among all institutions. In dollars, the bank has the ninth, tenth, and thirteenth market ranks, respectively, for the aforementioned products among all institutions. In addition, the bank has the third market rank, by number, for each of the three types of loans, among local deposit-taking institutions. In dollars, the bank has the third, second, and third market ranks, respectively, among local deposit-taking institutions for the aforementioned home mortgage products.

For small business loans, in numbers, the bank has the eleventh market rank among all institutions. By dollars, the bank has the top market rank for all institutions. Also, the bank has the fourth market rank for the number of loans, and the top market rank by dollars, for local deposit-taking institutions.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Florida section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Miami

Home purchase geographic distribution in Miami is excellent. The evaluation for all home mortgage products took into account the higher than usual poverty and retiree levels in low- and moderate-income geographies within the assessment area. The percentage of loans originated in low- and moderate-income geographies exceeds and is near to, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Home improvement geographic distribution in Miami is good. The percentage of loans originated in low- and moderate-income geographies is significantly below and exceeds, respectively, the percentage of owner-occupied units in like geographies. In addition,

the market share of loans in both low- and moderate-income geographies is near to the bank's overall market share within the AA.

Home refinance geographic distribution in Miami is excellent. The evaluation took into account the housing affordability issues within the AA. The percentage of loans originated in both low- and moderate-income geographies is near to the percentage of owner-occupied units in like geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and equals, respectively, the bank's overall market share within the AA.

Orlando

Home purchase geographic distribution within the Orlando MSA is good. The evaluation took into account housing affordability issues for all home mortgage products. The percentage of loans originated in low- and moderate-income geographies is below and exceeds, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in low- and moderate-income geographies is near to and exceeds, respectively, the bank's overall market share within the AA.

Home improvement geographic distribution within the Orlando MSA is adequate. The percentage of loans originated in low- and moderate-income geographies is well below and near to, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and substantially meets, respectively, the overall market share within the AA.

Home refinance geographic distribution within the Orlando MSA is excellent. The percentage of loans originated in low- and moderate-income geographies is near to the percentage of owner-occupied units in like geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and equals, respectively, the bank's overall market share within the AA.

Small Loans to Businesses

Refer to Table 6 in the State of Florida section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Miami

The overall geographic distribution of small loans to businesses in Miami is good. The distribution of small loans to businesses in both low- and moderate-income geographies is below the percentage of businesses in like geographies. The bank's market share of loans in low- and moderate-income geographies exceeds and is near to, respectively, the bank's overall market share of small loans to businesses in the AA.

Orlando

The overall geographic distribution of small loans to businesses in the Orlando MSA is good. The distribution of small loans to businesses in low- and moderate-income geographies exceeds and is below, respectively, the percentage of businesses in like geographies. The bank's market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share of small loans to businesses in the MSA.

Small Loans to Farms

Refer to Table 7 in the State of Florida section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Miami

Due to the minimal number of small loans to farms originated during the assessment period, we did not analyze the bank's performance for this product.

Orlando

The geographic distribution of small loans to farms is excellent. The evaluation took into account that there are a minimal number of small farms in low-income geographies in the AA. Therefore, the evaluation is based upon performance only in moderate-income geographies. The percentage of loans made in moderate-income geographies exceeds the percentage of farms in those geographies. In addition, the market share of loans in moderate-income geographies exceeds the bank's overall market share of small loans to farms in the MSA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the State of Florida section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Miami

Home purchase loan borrower distribution in Miami is good. The analysis took into account for all mortgage products the higher-than-usual overall poverty level and number of retirees along with housing affordability issues. The portion of loans to low-income borrowers is well below the percentage of low-income families in Miami. The portion of loans to moderate-income borrowers is also well below the percentage of moderate-income families in Miami. In addition, the market share of loans to both low- and moderate-income borrowers exceeds the bank's overall market share of home purchase loans in Miami.

Home improvement loan borrower distribution is good. The percentage of loans to both low- and moderate-income borrowers is significantly below the percentage of low- and moderate-income families in the AA. In addition, the market share of loans to low- and moderate-income borrowers exceeds and is near to, respectively, the bank's overall market share of this type of loan within the AA.

Home refinance loan borrower distribution is good. The portion of loans to low-income borrowers is significantly below the percentage of low-income families in Miami. The portion of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA. For market share, the percentage of home refinance loans to low- and moderate-income borrowers exceeds and is near to, respectively, the bank's overall market share of this type of loan in the AA.

Orlando

Home purchase loan borrower distribution in the Orlando MSA is good. The analysis took into account affordability issues within the MSA. The portion of loans originated to low-income borrowers is well below the percentage of low-income families within the AA. Also, the portion of loans originated to moderate-income borrowers is near to the percentage of moderate-income families within the AA. For market share, the percentage of home purchase loans to low- and moderate-income borrowers exceeds and is near to, respectively, the bank's overall market share for this type of loan within the AA.

Home improvement loan borrower distribution is good. The portion of loans originated to low-income borrowers is below the percentage of low-income families within the AA. In addition, the portion of loans originated to moderate-income borrowers is near to the percentage of moderate-income families in the MSA. For market share, the percentage of home improvement loans to both low- and moderate-income borrowers is near to the bank's overall market share for this type of loan.

Home refinance loan borrower distribution is good. The portion of loans originated to low-income borrowers is below the percentage of low-income families within the AA. In addition, the portion of loans originated to moderate-income borrowers is near to the percentage of moderate-income families within the MSA. For market share, the percentage of home refinance loans to low- and moderate-income borrowers exceeds and is below, respectively, the bank's overall market share for this type of loan.

Small Loans to Businesses

Refer to Table 11 in the State of Florida section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Miami

The borrower distribution of small loans to businesses is adequate. The percentage of small loans to businesses is below the percentage of small businesses in Miami. The bank's market share of small loans to businesses is also significantly below its overall

business loan market share. The bank makes a significant majority of these loans in smaller amounts.

Orlando

The borrower distribution of small loans to businesses is adequate. The percentage of small loans to businesses is below the percentage of small businesses in Orlando. The bank's market share of small loans to businesses is significantly below its overall business market share. The bank makes a majority of these loans in smaller amounts.

Small Loans to Farms

Refer to Table 12 in the State of Florida section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

Miami

Due to the minimal number of small loans to farms originated during the assessment period, we did not analyze the bank's performance for this product.

Orlando

The borrower distribution of small loans to farms is good. The percentage of loans to small farms is below the percentage of small farms in the AA. The market share of small loans to farms is below the bank's overall market share of this type of loan. The bank makes a substantial majority of these loans in smaller amounts.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

Miami

Community development lending had a significantly positive impact on the bank's lending performance in the Miami MD. During the assessment period, the bank originated 28 qualified community development loans totaling almost \$197 million. Of these loans, 40% of the dollars were for affordable housing, 58% for revitalization, and 2% for economic development. One noteworthy loan included \$70 million to rehabilitate a dilapidated warehouse into a 443-unit mixed-use condominium project.

Orlando

Community development lending had a significantly positive impact on the bank's lending performance in the Orlando MSA. During the assessment period, the bank originated nine qualified community development loans totaling \$58.9 million. All of

these loans were for affordable housing and helped to create 1,440 units of new affordable housing. One noteworthy facility consisted of a \$16.2 million loan for the construction of a 336-unit apartment complex utilizing Low Income Housing Tax Credits.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to the Tables 1 through 13 in the State of Florida section of Appendix D for the facts and data that support these conclusions.

Based upon limited-scope reviews, Lending Test performance in the Cape Coral-Fort Myers MSA, Deltona-Daytona Beach-Ormond Beach MSA, Fort Lauderdale-Pompano Beach-Deerfield Beach MD, Port St. Lucie-Fort Pierce MSA, Fort Walton Beach-Crestview-Destin MSA, Gainesville MSA, Jacksonville MSA, Lakeland MSA, Palm Bay-Melbourne-Titusville MSA, Pensacola-Ferry Pass-Brent MSA, Sarasota-Bradenton-Venice MSA, Sebastian-Vero Beach MSA, Tallahassee MSA, Tampa-St. Petersburg-Clearwater MSA, and West Palm Beach-Boca Raton-Boynton Beach MD is not inconsistent with the overall Lending Test rating in Florida. Performance in the Naples-Marco Island MSA, Ocala MSA, Panama City-Lynn Haven MSA, Punta Gorda MSA, Citrus Non-Metro, DeSoto Non-Metro, Flagler Non-Metro, Highlands Non-Metro, Madison-Taylor Non-Metro, Monroe Non-Metro, Panhandle Non-Metro, and Sumter Non-Metro AAs is weaker than the overall Lending Test rating in Florida. Weaker performance is due primarily to less favorable geographic distribution of home mortgage loans.

INVESTMENT TEST

Refer to Table 14 in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in Florida is rated Outstanding. Based upon full-scope reviews, the bank's performance in the Miami MD and in the Orlando-Kissimmee (Orlando) MSA is excellent. Performance in the limited-scope assessment areas did not negatively impact the overall rating for the Investment Test in Florida.

Miami

Based upon the full-scope review, performance in the Miami MD is excellent. During the assessment period, Wachovia made 105 qualified investments totaling \$43.3 million. Prior period investments total \$45.8 million. Investments (including unfunded binding commitments) include two LIHTC projects totaling \$27.8 million that provided 415 units of affordable housing and one project that leveraged historic tax credits to revitalize property and provide 107 units of affordable housing, as well as new retail space. The bank also invested \$7 million in three NMTC projects for a neighborhood health services center and revitalization of other commercial properties in low-income geographies in the AA. Other investments in the AA include \$1.5 million in equity investments in partnerships for small business development and neighborhood revitalization, \$9.5 million in allocations of statewide bonds to finance affordable housing

and \$999 thousand in financial contributions to local community development organizations.

Orlando

Based upon the full-scope review, performance in the Orlando MSA is excellent. During the assessment period, Wachovia funded 107 qualified investments totaling \$9.2 million. Prior period investments total \$128.3 million. Wachovia invested in a LIHTC project providing 312 new units of affordable housing in the AA. That project will serve persons whose incomes are less than 60% of the area median income. Other investments include \$1.5 million in equity investments in community development organizations and \$2 million in allocations of statewide bonds to finance affordable housing.

Conclusions for Area Receiving Limited-Scope Reviews

Performance under the Investment Test in the Cape Coral-Fort Myers MSA, Fort Walton Beach-Crestview-Destin MSA, Jacksonville MSA, Lakeland MSA, Ocala MSA, Tallahassee MSA, Tampa-St. Petersburg-Clearwater MSA, and in the Panhandle Non-Metro AAs is not inconsistent with the overall rating for the State of Florida.

Performance in the Deltona-Daytona Beach-Ormond Beach MSA, Fort Lauderdale-Pompano Beach-Deerfield Beach MD, Gainesville MSA, Naples-Marco Island MSA, Palm Bay-Melbourne-Titusville MSA, Panama City-Lynn Haven MSA, Pensacola-Ferry Pass-Brent MSA, Port St. Lucie-Fort Pierce MSA, Punta Gorda MSA, Sarasota-Bradenton-Venice MSA, Sebastian-Vero Beach MSA, West Palm Beach-Boca Raton-Boynton Beach MD, Citrus Non-Metro, DeSoto Non-Metro, Flagler Non-Metro, Highlands Non-Metro, Madison-Taylor Non-Metro, Monroe Non-Metro, and Sumter Non-Metro AAs is weaker than the overall rating due to lower relative levels of qualified investment.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Florida is rated Outstanding. Based upon full-scope reviews, the bank's performance in the Miami MD and Orlando-Kissimmee (Orlando) MSA is excellent. Performance in the limited-scope AAs positively impacted the overall rating for the Service Test in Florida.

Retail Banking Services

Refer to Table 15 in the State of Florida section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Miami

Wachovia's service delivery systems in the Miami MD provide excellent access to geographies and individuals of different income levels. Wachovia's distribution of

branches in low-income geographies is greater than the distribution of population in those areas. One bordering branch enhanced the excellent distribution further and augments residents' access to banking services. Distribution of branches in moderate-income geographies is much lower than the population distribution in these areas. Nine bordering branches significantly enhance the distribution and significantly augment the access to banking services for residents of these moderate-income geographies.

Branch opening and closing activity had no significant impact on accessibility in the Miami MD. Of nine branches opened, one was in a low-income geography, and one in a moderate-income geography. Twenty branches were closed; none was in a low-income geography, while two were in moderate-income geographies. Closings were due primarily to redundancy following the SouthTrust acquisition.

A review of available services and operating hours reveals no inconsistencies among branches, regardless of location.

Community Development Services

Numerous qualifying services addressed identified community development needs, many in a leadership capacity, and some with a high impact. Performance has focused on organizations or events that provide general financial literacy and/or affordable housing to low- and moderate-income individuals or areas. The bank also provided technical financial guidance to help an area revitalization plan.

Examples of community development services include the key role of an officer in helping to establish a housing alliance that held four affordable housing fairs. This group provided homebuyer education/counseling to 275 low- or moderate-income families. Another officer served on the board of an organization whose mission is to help the homeless or those at risk for homelessness. The officer provided technical financial assistance to the organization. Wachovia staff also assisted several other organizations to provide financial literacy education to over 250 low- or moderate-income persons.

Orlando

Wachovia's service delivery systems in the Orlando MSA provide excellent access to geographies and individuals of different income levels. Wachovia's distribution of branches in low-income geographies is greater than the distribution of population in these geographies. The distribution of branches in moderate-income geographies is near to the population distribution in these geographies. Five bordering branches enhance the distribution and augment residents' access to banking services.

Branch opening and closing activity may have had a very minor negative impact upon accessibility. Within the Orlando MSA, Wachovia opened four branches in middle- or upper-income geographies and closed 17 branches, two of which were in moderate-income geographies. Closings were primarily due to redundancy following the SouthTrust acquisition.

A review of available services and operating hours reveals no inconsistencies among branches, regardless of location.

Community Development Services

Numerous qualifying services addressed identified community development needs, many in a leadership capacity, and several with a high impact. Performance has focused on organizations or events that provide affordable housing or financial literacy education to low- and moderate-income individuals or areas, or that help small businesses.

Examples of community development services include active service by several Wachovia officers on the boards of community service organizations. Officers have reviewed and/or approved affordable housing projects. With Wachovia's technical financial assistance, a local consortium of banks was able to fund loans totaling over \$48 million, with leverage of some \$296 million in public funds, to provide over 5,700 units of affordable housing for low- or moderate-income persons, including over 200 units for person with special needs. An officer was instrumental in the development and implementation of an affordable housing resource center. This center has served over 4,000 persons per year. Another officer helped to organize and teach financial literacy and homeowner education classes to over 1,100 low- or moderate-income persons. Wachovia officers also provided general financial management guidance and expertise for a not-for-profit CDFI, a certified SBA micro lender, and a national community development agency.

Conclusions for Areas receiving Limited-scope Reviews

Based upon limited-scope reviews, Wachovia's performance in the Cape Coral-Fort Myers MSA, Deltona-Daytona Beach-Ormond Beach MSA, Fort Lauderdale-Pompano Beach-Deerfield Beach MD, Fort Walton Beach-Crestview-Destin MSA, Jacksonville MSA, Lakeland MSA, Ocala MSA, Palm Bay-Melbourne-Titusville MSA, Pensacola-Ferry Pass-Brent MSA, Port St. Lucie-Fort Pierce MSA, Punta Gorda MSA, Sarasota-Bradenton-Venice MSA, Tallahassee MSA, Tampa-St. Petersburg-Clearwater MSA, DeSoto Non-Metro, Highlands Non-Metro, and Panhandle Non-Metro AAs is not inconsistent with its overall rating under the Service Test in the State of Florida.

Performance in the Gainesville MSA, Naples-Marco Island MSA, Panama City-Lynn Haven MSA, Sebastian-Vero Beach MSA, West Palm Beach-Boca Raton-Boynton Beach MD, Citrus Non-Metro, Flagler Non-Metro, Madison-Taylor Non-Metro, Monroe Non-Metro, and Sumter Non-Metro AAs is weaker than the overall rating under the Service Test in the State of Florida. Branch distributions in low- and/or moderate-income geographies are less favorable in those areas. This weaker performance does not adversely impact the bank's overall rating.

State Rating

State of Georgia

CRA Rating for Georgia: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment within the state;
- Primarily good distribution of Wachovia's loans among geographies and among borrowers of different income levels throughout its assessment areas;
- Community development lending levels that had a significantly positive impact on the performance within the state;
- An excellent level of qualified community development investments in many AAs in the state; and
- Service delivery systems that are readily accessible to individuals and geographies of different income levels throughout the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Georgia is rated Outstanding. Based upon a full-scope review, the bank's performance in the Atlanta-Sandy Springs-Marietta (Atlanta) MSA is excellent. Performance in the limited-scope areas did not negatively impact the overall rating for the Lending Test in Georgia.

Lending Activity

Refer to Table 1 in the State of Georgia section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Atlanta MSA is good. In the MSA, Wachovia has a deposit market share of 22% which ranks second among deposit-taking institutions. The bank has the fourteenth, fourth, and seventh market rank for number of home purchase, home improvement, and home refinance loans, respectively, among all institutions. In dollars, the bank has the twelfth, sixth, and eighth market rank for the aforementioned home mortgage products for all institutions. In addition, the bank has the fourth, second, and third market rank for the number and dollars of home purchase, home improvement, and home refinance loans, respectively, among local deposit-taking institutions.

For small business loans, the bank has the ninth and top market ranks for numbers and dollars of loans among all institutions. The bank has the third market rank for number of loans, and the first rank for dollars for local deposit-taking institutions.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Georgia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home purchase loan geographic distribution in the Atlanta MSA is excellent. The percentage of loans originated in low- and moderate-income geographies exceeds and is near to, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and is near to, respectively, the bank's overall market share within the AA.

Home improvement loan geographic distribution in the Atlanta MSA is good. The percentage of loans originated in both low- and moderate-income geographies is near to the percentage of owner-occupied units in those geographies. In addition, the market share of loans in low- and moderate-income geographies is near to and significantly below, respectively, the bank's overall market share within the AA.

Home refinance loan geographic distribution in the Atlanta MSA is good. The percentage of loans originated in low- and moderate-income geographies substantially meets and is near to, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies is near to the bank's overall market share within the AA.

Small Loans to Businesses

Refer to Table 6 in the State of Georgia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of small loans to businesses in the Atlanta MSA is adequate. The distribution of small loans to businesses in both low- and moderate-income geographies is below the percentage of businesses in like geographies. The bank's market share of loans in low- and moderate-income geographies exceeds and is below, respectively, the bank's overall market share of small loans to businesses in the MSA.

Small Loans to Farms

Refer to Table 7 in the State of Georgia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms is adequate. The portion of loans made in low-income geographies is below the percentage of farms in those geographies. The portion of loans made in moderate-income geographies is below the percentage of farms in those geographies. In addition, the market share of loans in both low- and moderate-income geographies is well below the bank's overall market share of small loans to farms in the MSA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the State of Georgia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home purchase loan borrower distribution in the Atlanta MSA is excellent. This analysis took into account for all three mortgage products housing affordability issues within the MSA. The portion of loans to low-income borrowers is near to the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers exceeds the portion of moderate-income families in the MSA. In addition, the market share of loans to low- and moderate-income borrowers exceeds and is below, respectively, the bank's overall market share of home purchase loans in the MSA.

Home improvement loan borrower distribution is good. The portion of loans to low- and moderate-income borrowers is below and exceeds, respectively, the portion of low- and moderate-income families in the AA. In addition, the market share of loans to low- and moderate-income borrowers is significantly below and near to, respectively, the bank's overall market share of this type loan within the AA.

Home refinance loan borrower distribution is good. The portion of loans to low-income borrowers is below the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. For market share, the percentage of home refinance loans to low- and moderate-income borrowers exceeds and is below, respectively, the bank's overall market share of this type of loan in the AA.

Small Loans to Businesses

Refer to Table 11 in the State of Georgia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is adequate. The percentage of small loans to businesses is below the percentage of small businesses in the AA. The bank's market share of small loans to businesses is also below its overall business loans market share. The bank also makes a majority of these loans in smaller amounts.

Small Loans to Farms

Refer to Table 12 in the State of Georgia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is poor. The percentage of loans to small farms is significantly below the percentage of small farms in the AA. The market share of small loans to farms is significantly below the bank's overall market share of this type of loan. The bank makes a majority of these loans in small amounts.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Georgia section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending had a significantly positive impact on the bank's lending performance in the Atlanta MSA. During the assessment period, the bank originated 83 qualified community development loans totaling \$1.1 billion. Of these loans, 76% were for affordable housing which helped create in excess of 8,000 new units of affordable housing. One noteworthy loan consisted of a loan for the acquisition, development, and construction of a former textile mill into 154 affordable loft apartments.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to the Tables 1 through 13 in the State of Georgia section of Appendix D for the facts and data that support these conclusions.

Based upon limited-scope reviews, Lending Test performance in the Dalton MSA, Macon MSA, Savannah MSA, and the Warner Robbins MSA is not inconsistent with the overall Lending Test rating in Georgia. Performance in the Athens-Clarke County MSA, Brunswick MSA, Chattanooga MSA, Gainesville MSA, Hinesville-Fort Stewart MSA, Rome MSA, Ben Hill-Coffee-Telfair Non-Metro, Bulloch Non-Metro, Gordon Non-Metro, Jackson Non-Metro, Laurens Non-Metro, Lumpkin Non-Metro, Sumter Non-Metro, and Washington Non-Metro AAs is weaker than the overall Lending Test rating in Georgia. Weaker performance is due primarily to a lower relative level of community development lending.

INVESTMENT TEST

Refer to Table 14 in the State of Georgia section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in Georgia is rated Outstanding. Based upon a full-scope review, the bank's performance in the Atlanta MSA is excellent. Performance in the limited-scope assessment areas did not negatively impact the overall rating for the Investment Test in Georgia.

During the evaluation period the bank funded 572 investments in the AA totaling \$94.5 million. Prior period investments total \$126.2 million. Including unfunded binding commitments, the bank invested in 13 LIHTC projects totaling \$79.4 million that will provide 1,875 new units of affordable housing in the AA. Other investments include one NMTC project totaling \$7 million, \$30 million in allocations of statewide bonds to finance affordable housing, and \$1.6 million in financial contributions to community organizations in the AA. Wachovia also has \$500 thousand in equity investments with partnerships that engage in qualified community development activities.

Conclusions for Area Receiving Limited-Scope Reviews

Based upon limited-scope reviews, performance under the Investment Test in the Athens-Clarke County MSA, Chattanooga MSA, Dalton MSA, Gainesville MSA, Hinesville-Fort Stewart MSA, Macon MSA, Savannah MSA, Warner Robbins MSA, Bulloch Non-Metro, and Jackson Non-Metro AAs is not inconsistent with the overall rating for the State of Georgia. Performance in the Brunswick MSA, Rome MSA, Ben Hill-Coffee-Telfair Non-Metro, Gordon Non-Metro, Laurens Non-Metro, Lumpkin Non-Metro, Sumter Non-Metro, and Washington Non-Metro AAs is weaker than the overall rating due to lower relative levels of qualified investment.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Georgia is rated Outstanding. Based upon a full-scope review, the bank's performance in the Atlanta MSA is excellent. Performance in the limited-scope AAs positively impacted the overall rating for the Service Test in Georgia.

Retail Banking Services

Refer to Table 15 in the State of Georgia section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Wachovia's service delivery systems in the Atlanta MSA provide excellent access to geographies and individuals of different income levels. Wachovia's distribution of branches in low-income geographies is less than the distribution of population in these geographies. Four bordering branches significantly enhance accessibility in these geographies and augment the availability of retail services to the residents. The distribution of branches in moderate-income geographies is near to the population distribution in these geographies. In addition, 14 bordering branches enhanced the accessibility to banking services for residents of these geographies.

Opening and closing activity did not significantly affect the number of branches in Georgia and had only a minor impact on low- and moderate-income areas as demonstrated by current branch distributions. During the evaluation period in the

Atlanta MSA, Wachovia opened 23 branches, one in a low-income geography, and closed 55 branches, four in low-income geographies and four in moderate-income geographies. The majority of these closures resulted from excessive branch capacity created by the merger with SouthTrust Corporation.

A review of available services and operating hours reveals no inconsistencies among branches, regardless of location.

Community Development Services

Wachovia demonstrated an excellent level of community development services in the Atlanta MSA. Numerous qualifying services addressed identified community development needs, many in a leadership capacity, and some with a high impact. Performance has focused on organizations or events that provide affordable housing or general financial literacy education to low- and moderate-income individuals or areas. The bank has also provided technical financial guidance to help small and micro businesses. Wachovia provided technical financial assistance and management of the depository relationship for the low- and moderate-income participants of an individual development account program of a local not-for-profit organization. This program enables its participants to save to buy a house under an affordable housing program and to receive homeownership counseling and other financial literacy education. With Wachovia's technical assistance, one organization has conducted over 300 affordable housing and/or general financial literacy seminars for over 4,100 low- and moderate-income persons, 56% of whom have become new homeowners. Other examples of general financial literacy education provided by Wachovia include presentation of the MoneySmart and other financial literacy programs for numerous community organizations.

Conclusions for Areas Receiving Limited-scope Reviews

Based upon limited-scope reviews, Wachovia's branch distribution in the Chattanooga MSA, Dalton MSA, Gainesville MSA, Rome MSA, Savannah MSA, Warner Robins MSA, and Ben Hill-Coffee-Telfair Non-Metro AAs is not inconsistent with its overall rating under the Service Test in the State of Georgia. Performance in the Athens-Clarke County MSA, Brunswick MSA, Hinesville MSA, Macon MSA, Bulloch Non-Metro, Gordon Non-Metro, Jackson Non-Metro, Laurens Non-Metro, Lumpkin Non-Metro, Sumter Non-Metro, and Washington Non-Metro AAs is weaker than the overall rating because the branch distributions in both low- and moderate-income geographies are less favorable in those areas. The weaker performance did not adversely impact the overall rating in the State of Georgia.

State Rating

State of North Carolina

CRA Rating for North Carolina: Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Good distribution of Wachovia's loans among geographies and good distribution among borrowers of different income levels throughout its assessment areas;
- Community development lending levels that had a positive impact on the performance;
- A good level of qualified community development investments that met the needs within the state; and
- Service delivery systems that are readily accessible to all geographies and individuals of different income levels throughout the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in North Carolina is rated Outstanding. Based upon full-scope reviews, the bank's performance in the Asheville and Raleigh-Cary (Raleigh) MSAs is excellent.

Lending Activity

Refer to Table 1 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Asheville

Lending activity in the Asheville MSA is good. In the MSA, Wachovia has a deposit market share of almost 24% which ranks first among deposit-taking institutions. The bank has the twelfth, third, and fifth market ranks for the number of home purchase, home improvement, and home refinance loans, respectively, among all institutions. The bank has the fourth, second, and first market ranks for the number of home purchase, home improvement, and home refinance loans, respectively, among local deposit-taking institutions. In dollars, the bank has the fourth, third, and second market ranks for the aforementioned home mortgage products among local deposit-taking institutions.

For small business loans, the bank has the eighth market rank for the number of loans among all institutions. In dollar terms, the bank has the third market rank among all institutions. In addition, the bank has the fourth market rank for the number of loans, and the third market rank in terms of dollars for local deposit-taking institutions.

Raleigh

The bank's lending activity in the Raleigh MSA is good. In the MSA, Wachovia has a 32% deposit market share, ranking first among deposit-taking institutions. The bank has the sixth, fifth, and fourth market ranks for the number of home purchase, home improvement, and home refinance loans, respectively, among all institutions. In dollar terms, the bank has the third, fifth, and fourth market ranks for the aforementioned home mortgage products among all institutions. In addition, the bank has the second, first, and second market ranks among local deposit-taking institutions for the number of home purchase, home improvement, and home refinance loans, respectively. In terms of dollars, the bank has the first, third, and first market ranks among local deposit-taking institutions for the aforementioned products.

For small business loans, the bank has the seventh market rank by number for all institutions. In dollars, the bank has the second market share among all institutions. The bank has the third market rank for the number of small business loans and the second market rank by dollars among local deposit-taking institutions.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Asheville

Home purchase loan geographic distribution in the Asheville MSA is excellent. The percentage of loans originated in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Home improvement loan geographic distribution in the Asheville MSA is adequate. The percentage of loans originated in moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. In addition, the market share of loans in moderate-income geographies is near to the bank's overall market share within the AA. Wachovia made no home improvement loans in low-income geographies during the evaluation period.

Home refinance loan geographic distribution in the Asheville MSA is good. The percentage of loans originated in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. In addition, the market share of loans in low- and moderate-income geographies is well below and exceeds, respectively, the bank's overall market share within the AA.

Raleigh

Home purchase loan geographic distribution in the Raleigh MSA is adequate. The percentage of loans originated in low- and moderate-income geographies is near to and significantly below, respectively, the percentage of owner-occupied units in those geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and is below the bank's overall market share within the AA.

Home improvement loan geographic distribution in the Raleigh MSA is good. The percentage of loans originated in low- and moderate-income geographies exceeds and is significantly below, respectively, the percentage of owner-occupied units in those geographies. In addition, the market share of loans in low- and moderate-income geographies exceeds and is significantly below, respectively, the bank's overall market share within the AA.

Home refinance loan geographic distribution in the Raleigh MSA is good. The percentage of loans originated in low- and moderate-income geographies exceeds and is below, respectively, the percentage of owner-occupied units in those geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Small Loans to Businesses

Refer to Table 6 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Asheville

The overall geographic distribution of small loans to businesses in the Asheville MSA is excellent. The distribution of small loans to businesses in low- and moderate-income geographies exceeds and is near to, respectively, the percentage of businesses in those geographies. The bank's market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share of small loans to businesses in the MSA.

Raleigh

The overall geographic distribution of small loans to businesses in the Raleigh MSA is good. The distribution of small loans to businesses in low- and moderate-income geographies is near to and below, respectively, the percentage of businesses in like geographies. The bank's market share of loans in low- and moderate-income

geographies exceeds and is below, respectively, its overall market share of small loans to businesses in the MSA.

Small Loans to Farms

Refer to Table 7 in the State of North Carolina section of Appendix D for the facts and data regarding the geographic distribution of the bank's origination/purchase of small loans to farms.

Due to the minimal number of small loans to farms originated in both Asheville and Raleigh during the assessment period, a meaningful analysis could not be performed.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Asheville

Home purchase loan borrower distribution in the Asheville MSA is good. This analysis took into account for all three mortgage products housing affordability issues within the MSA. The portion of loans to low- and moderate-income borrowers is significantly below and exceeds, respectively, the percentage of low- and moderate-income families in the AA. In addition, the market share of loans to low- and moderate-income borrowers is below and exceeds, respectively, the bank's overall market share of home purchase loans in the AA.

Home improvement loan borrower distribution is good. The portion of loans to low- and moderate-income borrowers is below and exceeds, respectively, the portion of low- and moderate-income families in the AA. In addition, the market share of loans to low- and moderate-income borrowers is significantly below and near to, respectively, the bank's overall market share of this type of loan within the AA.

Home refinance loan borrower distribution is good. The portion of loans to low-income borrowers is below the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers is near to the percentage of moderate-income families in the AA. The market share of home refinance loans to low- and moderate-income borrowers exceeds and is below, respectively, the bank's overall market share of this type of loan in the AA.

Raleigh

Home purchase loan borrower distribution in the Raleigh MSA is excellent. This analysis took into account for all three mortgage products housing affordability issues within the MSA. The portion of loans to low- and moderate-income borrowers is near to and exceeds, respectively, the percentage of low- and moderate-income families in the

AA. In addition, the market share of loans to low- and moderate-income borrowers exceeds and is near to, respectively, the bank's overall market share of home purchase loans in the AA.

Home improvement loan borrower distribution is excellent. The portion of loans to low- and moderate-income borrowers is near to and exceeds, respectively, the portion of low- and moderate-income families in the AA. In addition, the market share of loans to both low- and moderate-income borrowers is near to the bank's overall market share of this type of loan with the AA.

Home refinance loan borrower distribution is good. The portion of loans to low-income borrowers is below the percentage of low-income families in the AA. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share of home refinance loans to low- and moderate-income borrowers is below and exceeds, respectively, the bank's overall market share of this type of loan in the AA.

Small Loans to Businesses

Refer to Table 11 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Asheville

The borrower distribution of small loans to businesses is good. The percentage of small loans to businesses is near to the percentage of small businesses in the AA. The bank's market share of small loans to businesses is also near to its overall business loan market share. The bank also makes a majority of these loans in smaller amounts.

Raleigh

The borrower distribution of small loans to businesses is adequate. The percentage of small loans to businesses is below the percentage of small businesses in the AA. The bank's market share of small loans to businesses is near to its overall business loan market share. The bank also makes a majority of these loans in smaller amounts.

Small Loans to Farms

Refer to Table 12 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

Due to the minimal number of small farm loans originated during the assessment period, a meaningful analysis could not be performed.

Community Development Lending

Refer to Table 1 Lending Volume in the State of North Carolina section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Asheville

Community development lending had a significantly positive impact upon performance in the Asheville MSA. During the assessment period, the bank originated five community development loans totaling almost \$70 million. All of the loans were for affordable housing and helped to create 555 units of new affordable housing. One notable loan included the construction financing for a 168-unit affordable residential condominium project.

Raleigh

Community development lending had a significantly positive impact on performance in the Raleigh MSA. During the assessment period, the bank originated 19 qualified community development loans totaling almost \$172 million. The loans were almost entirely for affordable housing and created over 1,600 new units of affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Fayetteville MSA, Goldsboro MSA, Greensboro-High Point MSA, Hickory-Lenoir-Morganton MSA, Wilmington MSA, and the Rowan-Davidson Non-Metro assessment areas is not inconsistent with the overall Lending Test rating in North Carolina. Performance in the Burlington MSA, Durham MSA, Greenville MSA, Jacksonville MSA, Rocky Mount MSA, Winston Salem MSA, Albemarle Non-Metro, Eastern North Carolina Non-Metro, Lee-Moore Non-Metro, Lincoln Non-Metro, Northeastern North Carolina Non-Metro, Northwestern North Carolina Non-Metro, Shelby Non-Metro, Southern North Carolina Non-Metro, Statesville Non-Metro, Western North Carolina Non-Metro, and Wilson Non-Metro AAs is weaker than the overall Lending Test rating in North Carolina.

INVESTMENT TEST

Refer to Table 14 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in North Carolina is rated High Satisfactory. Based upon full-scope reviews, the bank's performance in the Asheville MSA is adequate and in the Raleigh MSA is good. Performance in the limited scope AAs supports the overall rating for the state.

Asheville

Based upon the full-scope review, performance is adequate in the Asheville MSA. During the evaluation period, Wachovia funded 46 investments in the AA totaling \$4.1 million. Prior period investments total \$68 thousand. Investments (including unfunded binding commitments) include a LIHTC project totaling \$3.8 million that funded the rehabilitation of 122 units of affordable rental housing for the elderly. Also included is \$2.4 million in allocations of statewide bonds for affordable housing.

Raleigh

Based upon the full-scope review, performance is good in the Raleigh MSA. During the evaluation period, the bank funded 161 investments totaling \$10.8 million. Prior period investments total \$16 million. Investments include \$9.4 million in municipal bonds to finance affordable housing and \$1 million in financial contributions to community organizations that provided qualified community services in the AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based upon limited-scope reviews, performance under the Investment Test in the Durham MSA, Fayetteville MSA, Goldsboro MSA, Greensboro-High Point MSA, Greenville MSA, Rocky Mount MSA, Eastern Non-Metro, Lee-Moore Non-Metro, Lincoln Non-Metro, Rowan-Davidson Non-Metro, Statesville Non-Metro and Wilson Non-Metro AAs is stronger than the overall rating in the State of North Carolina. Stronger performance is due to higher relative levels of qualified investments. Performance in the Jacksonville MSA and Winston Salem MSA is not inconsistent with the overall rating in the state. Performance in the Burlington MSA, Hickory-Lenoir-Morganton MSA, Wilmington MSA, Albemarle Non-Metro, Northeastern North Carolina Non-Metro, Northwestern North Carolina Non-Metro, Shelby Non-Metro, Southern North Carolina Non-Metro, and Western North Carolina Non-Metro AAs is weaker than the overall rating, due to lower relative levels of qualified investments.

SERVICE TEST**Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the service test in North Carolina is rated Outstanding. Based upon full-scope reviews, the bank's performance in the Asheville MSA is excellent and in the Raleigh MSA is good. Performance in the limited-scope AAs did not negatively impact the overall rating for the Service Test in North Carolina.

Retail Banking Services

Refer to Table 15 in the State of North Carolina section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Asheville

Wachovia's service delivery systems in the Asheville MSA provide excellent access to geographies and individuals of different income levels, especially those in low- and moderate-income areas. Wachovia has no branches in low-income geographies, but only 1.2% of the population in the MSA resides in these geographies. Nevertheless, access to retail services for those residents is augmented by one bordering branch. The bank's distribution of branches in moderate-income geographies is much greater than the population distribution in these areas. During the evaluation period, no branches were opened or closed in the Asheville MSA.

Raleigh

Wachovia's service delivery systems in the Raleigh MSA provide good access to essentially all geographies and individuals of different income levels. Wachovia has no branches in low-income geographies where 4.5% of the population resides. This is mitigated by one bordering branch that augments accessibility for those geographies. Distribution of branches in moderate-income geographies is lower than the population distribution in these geographies. Five bordering branches significantly enhance accessibility of retail services for these areas. In the Raleigh MSA, during the evaluation period, Wachovia opened five branches and closed ten branches, none in a low- or moderate-income geography.

In both Asheville and Raleigh, there are no inconsistencies among branches in terms of services provided, hours of operation, or other factors that affect access to needed banking services.

Community Development Services

Wachovia demonstrated excellent levels of community development services in the Asheville and Raleigh MSAs.

Asheville

Qualified services addressed identified community development needs. Many had a high impact, and several showed leadership. Performance focused on organizations or events that provided general financial literacy and/or affordable housing to low- or moderate-income individuals or areas. The bank also provided affordable housing information to a number of not-for-profit or local government organizations that primarily service low- or moderate-income people.

- Wachovia hosted a community meeting for thirteen prominent affordable housing organizations. At this meeting, Wachovia provided general information on affordable housing loan programs and on financial literacy programs such as Money Smart and eCommunities^{first} computer technology programs. As a result, 29 low- or moderate-income families received down-payment assistance for the purchase of their homes. One organization implemented the Money

Smart program and trained thirteen low- or moderate-income persons. Another organization implemented an innovative HUD program that allows Section 8 rental clients to buy homes with their rental assistance payments, and a Wachovia officer began providing technical financial assistance as a member of the board of another organization.

- In addition to the service related to HUD Section 8 clients described above, Wachovia offers Individual Development Accounts (IDA) to an organization's clients at no charge. The IDAs are intended for use by low- and moderate-income persons to start a small business, purchase a home, or for education. Twelve IDA accounts were subsequently opened, and five were opened at Wachovia.
- Wachovia joined forces with two community organizations to give to primarily low-income residents of the City of Asheville copies of their credit reports. One of the organizations provided a person to instruct persons how to interpret their reports, while the other provided the facility, and Wachovia provided marketing assistance and financial technical guidance to administer the project. From July 2003 through December 2005, the project has benefited over 600 low- or moderate-income Asheville residents.

Raleigh

Numerous qualifying services addressed identified community development needs, many in a leadership capacity, and several with a high impact. Performance focused on organizations or events that provided affordable housing or financial literacy education to low- or moderate-income individuals or areas, or that helped small businesses.

- Wachovia has led the combined effort of local residents and community leaders to improve the financial knowledge base of the area's predominantly low- or moderate-income population. Wachovia officers organized and provided training for persons in churches and two community groups (North Carolina Institute of Minority Economic Development and Urban Financial Services Roundtable) so they could present the Money Smart program. As a result, over 30 low- or moderate-income residents participated in the first series of workshops in 2005; a second series focused on affordable housing education and drew 22 low- or moderate-income residents.
- Wachovia hosted a seminar for small businesses of southeast Raleigh where 27 persons represented 17 small businesses. Wachovia provided information primarily about raising capital and business management. Two organizations that focus on small business assistance were also on hand, and they provided their services to those attending.
- Wachovia officers provided many financial services that benefited numerous affordable housing organizations. Officers have served in leadership positions on boards of directors, provided financial literacy training, led successful

fundraising efforts, provided oversight and assistance in writing grant applications, helped low- and moderate-income persons complete mortgage and rental applications, and provided financial information and credit counseling at several local housing fairs. Wachovia was also the main sponsor of several housing fairs, providing marketing and administrative expertise. Over 300 low- or moderate-income persons, and over 230 families were assisted at various homebuyer seminars, fairs, and classes.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Wachovia's performance in the Burlington MSA, Durham MSA, Goldsboro MSA, Greensboro-High Point MSA, Greenville MSA, Hickory-Lenoir-Morganton MSA, Jacksonville MSA, Rocky Mount MSA, Wilmington MSA, Winston Salem MSA, Albemarle Non-Metro, Eastern North Carolina Non-Metro, Northeastern North Carolina Non-Metro, and Southern North Carolina Non-Metro AAs is not inconsistent with the overall rating under the Service Test in North Carolina. Performance in the Fayetteville MSA, Wilson MSA, Lee-Moore Non-Metro, Lincoln Non-Metro, Northwestern North Carolina Non-Metro, Rowan-Davidson Non-Metro, Shelby Non-Metro, Statesville Non-Metro, and Western North Carolina Non-Metro AAs is weaker than the overall rating under the Service Test in North Carolina because the branch distributions in low- and/or moderate-income geographies are less favorable.

State Rating

State of Pennsylvania

CRA Rating for Pennsylvania: Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Primarily good and excellent distribution of Wachovia's home mortgage loans among geographies and among borrowers of different income levels;
- Good geographic distribution and poor borrower distribution of small loans to businesses;
- Community development lending levels that had a significantly positive impact on the performance within the state;
- An excellent level of qualified community development investments that met the needs within the state; and
- Service delivery systems that are readily accessible to all geographies and individuals of different income levels throughout the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Pennsylvania is rated Outstanding. Based upon a full-scope review, the bank's performance in the Philadelphia MD is excellent. Performance in the limited-scope assessment areas did not negatively impact the overall rating for the Lending Test in Pennsylvania.

Lending Activity

Refer to Table 1 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Philadelphia MD is good. In the MD, Wachovia has a deposit market share of 23% which ranks first among deposit-taking institutions. Among all institutions, the bank has the fifteenth, fourth, and third market ranks for the number of home purchase, home improvement, and home refinance loans, respectively. In dollars, the bank has the thirteenth, fourth, and sixth market ranks among all institutions, respectively. The bank has the fifth, third, and first market ranks for the number of home purchase, home improvement, and home refinance loans, respectively, among

local deposit-taking institutions. In dollars, the bank has the fifth, third, and second market ranks for the aforementioned home mortgage products, respectively.

For small business loans, the bank has the second market rank for the number of loans, and the top market rank in dollars for local deposit-taking institutions and among all institutions.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home purchase geographic distribution in the Philadelphia MD is excellent. The percentage of loans originated in low- and moderate-income geographies is near to and exceeds, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Home improvement geographic distribution in the Philadelphia MD is excellent. The percentage of loans originated in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Home refinance geographic distribution in the Philadelphia MD is good. The percentage of loans originated in low- and moderate-income geographies is below and near to, respectively, the percentage of owner-occupied units in like geographies. In addition, the market share of loans in both low- and moderate-income geographies exceeds the bank's overall market share within the AA.

Small Loans to Businesses

Refer to Table 6 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of small loans to businesses in the Philadelphia MD is good. The distribution of small loans to businesses in both low- and moderate-income geographies is below the percentage of businesses in like geographies. The bank's market share of loans in low- and moderate-income geographies exceeds and is near to, respectively, the bank's overall market share of small loans to businesses in the AA.

Small Loans to Farms

Refer to Table 7 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms is excellent. The portion of loans made in low-income geographies exceeds the percentage of farms in those geographies. The portion of loans made in moderate-income geographies also exceeds the percentage of farms in those geographies. In addition, the market share of loans in low- and moderate-income geographies is well below and exceeds, respectively, the bank's overall market share of small loans to farms in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home purchase loan borrower distribution in the Philadelphia MD is excellent. This analysis took into account for all three mortgage products housing affordability issues within the AA. The portion of loans to low-income borrowers is below the percentage of low-income families within the AA. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income families within the AA. In addition, the market share of loans to low- and moderate-income borrowers exceeds and is near to, respectively, the bank's overall market share of home purchase loans in the AA.

Home improvement loan borrower distribution is excellent. The portion of loans to low- and moderate-income borrowers is near to and exceeds, respectively, the percentage of low- and moderate-income families within the AA. In addition, the market share of loans to low- and moderate-income borrowers exceeds and is near to, respectively, the bank's overall market share of this type of loan within the AA.

Home refinance loan borrower distribution is good. The portion of loans to low-income borrowers is below the percentage of low-income families within the AA. The portion of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. For market share, the percentage of home refinance loans to both low- and moderate-income borrowers exceeds the bank's overall market share for this type of loan within the AA.

Small Loans to Businesses

Refer to Table 11 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is poor. The percentage of small loans to businesses is significantly below the percentage of small businesses in the AA. The bank's market share of small loans to businesses is also significantly below its overall business loan market share. The bank also makes a majority of these loans in smaller amounts.

Small Loans to Farms

Refer to Table 12 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is poor. The percentage of loans to small farms is significantly below the percentage of small farms in the AA. The market share of small loans to farms is significantly below the bank's overall market share of this type of loan. In addition, the bank makes a majority of these loans in smaller amounts.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending had a positive impact upon the bank's lending performance in the Philadelphia MD. During the assessment period, the bank originated 35 qualified community development loans totaling \$119 million. Of these loans, 64% of the dollars were for affordable housing and helped to create 426 units of new affordable housing. In addition, 12% of the dollars supported revitalization, 16% community services, and 5% economic development.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, Lending Test performance in the Harrisburg-Carlisle MSA, Reading MSA, and the Scranton-Wilkes Barre MSA is not inconsistent with the overall Lending Test rating in Pennsylvania. Performance in the Lancaster MSA, Lebanon MSA, York-Hanover MSA, the Monroe-Wayne Non-Metro, and the Schuylkill Non-Metro assessment areas is weaker than the overall Lending Test rating in Pennsylvania. Weaker performance is due primarily to less favorable distributions of loans among borrowers of different income levels.

INVESTMENT TEST

Refer to Table 14 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the investment test in Pennsylvania is rated High Satisfactory. Based upon a full-scope review, the bank's performance in the Philadelphia MD is good. Performance in the limited-scope AAs supports the overall rating.

During the evaluation period, the bank funded 731 investments, totaling \$51.7 million. Prior period investments total \$60.7 million. Investments include LIHTCs supporting three projects that have provided 117 new units of affordable housing in the AA. In

addition, investment of \$8.8 million in NMTCs for two projects will provide space for education, job training, and community development services and for commercial business space. These projects are estimated to provide an additional 180 jobs in Philadelphia. Other investments include \$19.5 million in allocations of statewide bonds for affordable housing and \$11 million in contributions to community organizations in the AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based upon limited-scope reviews, performance in the Harrisburg-Carlisle MSA and in the Monroe-Wayne Non-Metro AA is stronger than the overall rating for the Investment Test in Pennsylvania. Performance in the Lancaster MSA, Lebanon MSA, Reading MSA, Scranton-Wilkes Barre MSA, York-Hanover MSA and Schuylkill Non-Metro AAs is weaker than the overall rating due to lower relative levels of qualified investments.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Pennsylvania is rated Outstanding. Based upon full-scope reviews, the bank's performance in the Philadelphia MD is excellent. An excellent level of community development services enhanced the overall rating. Performance in the limited-scope AAs positively impacted the overall rating for the Service Test in Pennsylvania.

Retail Banking Services

Refer to Table 15 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Wachovia provides banking services that are accessible to most portions of the Philadelphia MD. The distribution of branches in low-income geographies is much lower than the proportion of the population in those areas. Two bordering branches enhance the accessibility for residents of these geographies. The distribution of branches in moderate-income areas is near to the population distribution, enhanced by three bordering branches that augment accessibility.

Opening and closing activity in the Philadelphia MD during the evaluation period did not significantly affect the retail service provided to low- and moderate-income geographies. Wachovia opened four branches and closed 17 branches, none of them in a low- or moderate-income geography.

Operating hours and available services are comparable for all branches, and there are no inconsistencies among branches in geographies of differing income levels.

Community Development Services

Wachovia demonstrated an excellent level of community development services in the Philadelphia MD. Numerous qualifying services addressed identified community development needs. The focus has been primarily financial literacy for low- and moderate-income persons and small businesses. Wachovia has also provided technical assistance for organizations that provide small business assistance, community development, affordable housing, and community services to low- or moderate-income areas or individuals.

Services have included active participation as member of qualifying community group boards of directors or as advisors on technical financial matters for community development groups, with many in leadership capacities. Several Wachovia officers had key leadership roles with an organization in providing a significant level of financial literacy education and job training since 2004. With Wachovia's help, that organization held over fifty MoneySmart classes for well over 500 low- and moderate-income clients. Officers have also been very active in organizing, marketing, and/or presenting first-time homebuyer education to low- and moderate-income persons. Over 650 low- and moderate-income persons were assisted in association with four community organizations. Wachovia also organized and presented financial technical advice for organizations or events that targeted small businesses, assisting over 150 small business participants.

Conclusions for Areas Receiving Limited-scope Reviews

Based upon limited-scope reviews, Wachovia's branch distribution in the Harrisburg-Carlisle MSA, Lancaster MSA, Lebanon MSA, Scranton-Wilkes Barre MSA, York-Hanover MSA, and Schuylkill Non-Metro AAs is not inconsistent with the overall rating in the State of Pennsylvania. Performance in the Reading MSA and Monroe-Wayne Non-Metro AAs is weaker than the overall rating for the state, due primarily to less favorable branch distribution.

Other Rated Areas

Multistate Metropolitan Areas:

- Allentown-Bethlehem-Easton (PA-NJ) Multistate Metropolitan Area
- Augusta-Richmond County (GA-SC) Multistate Metropolitan Area
- Columbus (GA-AL) Multistate Metropolitan Area
- Memphis (TN-MS-AR) Multistate Metropolitan Area
- New York-White Plains-Wayne (NY-NJ) Multistate Metropolitan Area
- Newark-Union (NJ-PA) Multistate Metropolitan Area
- Washington-Arlington-Alexandria (DC-VA-MD-WV) Multistate Metropolitan Area

State Rating Areas:

- State of Connecticut
- State of Maryland
- State of Mississippi
- State of New Jersey
- State of New York
- State of South Carolina
- State of Tennessee
- State of Texas
- State of Virginia

Multistate Metropolitan Area Ratings

Refer to Tables 1-15 in the Multistate Metropolitan Areas section of Appendix D for the facts and data used to evaluate performance in these Multistate MSAs and MDs.

Allentown-Bethlehem-Easton (PA-NJ) Multistate Metropolitan Area

CRA Rating for Allentown-Bethlehem-Easton (PA-NJ) Multistate Metropolitan Area (Allentown MSA): Outstanding

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

In the Allentown MSA, Wachovia operates 46 branches, garnering deposits of approximately \$3 billion, slightly more than 1% of its total.

LENDING TEST

Lending Test performance in the Allentown MSA is rated Outstanding. Performance is highlighted by excellent geographic distribution of home mortgage loans and small loans to businesses, good lending activity, and good and adequate borrower distribution to home mortgage loans and small loans to businesses, respectively. During the assessment period, the bank originated \$74.5 million in community development loans. These loans had a significantly positive impact on the rating for the Lending Test.

INVESTMENT TEST

Investment Test performance in the Allentown MSA is rated High Satisfactory. The volume of qualified investments is good. During current and prior periods, Wachovia made 261 investments totaling \$20.9 million. These investments supported primarily affordable housing and neighborhood revitalization. An additional 127 units of affordable housing were created in the AA through these investments in the evaluation period.

SERVICE TEST

Service Test performance in the Allentown MSA is rated Outstanding. Branch accessibility is excellent, with one bordering branch enhancing accessibility in low-income geographies and three bordering branches increasing accessibility in moderate-income geographies. Opening and closing activity had no significant impact upon accessibility. Two branches that were closed were located in middle-income geographies. The level of community development services is excellent and further supports the rating. Services are responsive in both number and impact to identified needs, and Wachovia often provides leadership.

Augusta-Richmond County (GA-SC) Multistate Metropolitan Area

CRA Rating for Augusta-Richmond County (GA-SC) Multistate Metropolitan Area (Augusta MSA): Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Outstanding

In the Augusta MSA, Wachovia operates 25 branches, garnering deposits of approximately \$1.3 billion, well less than 1% of its total.

LENDING TEST

Lending Test performance in the Augusta MSA is rated High Satisfactory. Performance is highlighted by good lending activity and by good geographic and borrower distribution of home mortgage loans. Performance is further characterized by good geographic and borrower distribution of small loans to businesses. During the assessment period, the bank originated \$15.6 million in community development loans. These loans had a positive impact on the Lending Test rating.

INVESTMENT TEST

Investment Test performance in the Augusta MSA is rated Low Satisfactory. The volume of qualified investments is adequate. During the evaluation period Wachovia made 16 investments totaling \$2.6 million. Prior period investments total \$6.5 million. Investments are primarily allocations of statewide bonds to finance affordable housing.

SERVICE TEST

Service Test Performance in the Augusta MSA is rated Outstanding. Branch accessibility is excellent. Accessibility is enhanced by one bordering branch in low-income geographies and by two in moderate-income geographies. Opening and closing activity had no significant impact upon accessibility. During the evaluation period, there was one branch closing in a low-income geography and four closings in middle- and upper-income geographies. All of these were the result of duplicated locations after the SouthTrust merger. The level of community development services is good. The services are responsive, especially to needs for technical financial assistance and financial literacy for consumers.

Columbus (GA-AL) Multistate Metropolitan Area

CRA Rating for Columbus (GA-AL) Multistate Metropolitan Area (Columbus MSA):

Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

In the Columbus MSA, Wachovia operates seventeen branches, garnering deposits of approximately \$789 million, less than half of 1% of its total.

LENDING TEST

Lending Test performance in the Columbus MSA is rated Outstanding. Performance is highlighted by excellent lending activity, good geographic and borrower distribution of small loans to businesses, and good geographic and borrower distribution of home mortgage loans. During the assessment period, the bank originated \$21.3 million in community development loans. These loans had a positive impact on the Lending Test rating.

INVESTMENT TEST

Investment Test performance in the Columbus MSA is rated Outstanding. The volume of qualified investments is excellent. During the evaluation period, Wachovia made 218 investments in the AA totaling \$4.8 million. Prior period investments total \$4.2 million. Investments are primarily for affordable housing.

SERVICE TEST

Service Test performance in the Columbus MSA is rated High Satisfactory. Branch accessibility is excellent, augmented by one bordering branch each in low- and moderate-income geographies. Opening and closing activity had no significant impact upon accessibility. Two branches closed during the evaluation period were in neither low- nor moderate-income geographies. The level of community development services is adequate. Two qualified services were provided to the community.

Memphis (TN-MS-AR) Multistate Metropolitan Area

CRA Rating for Memphis (TN-MS-AR) Multistate Metropolitan Area (Memphis MSA): Satisfactory

The lending test is rated: Outstanding

The investment test is rated: Low Satisfactory

The service test is rated: Needs to Improve

In the Memphis MSA, Wachovia operates seven branches, garnering deposits of approximately \$106 million, well less than 1% of its total.

LENDING TEST

Lending Test performance in the Memphis MSA is rated Outstanding. Performance is highlighted by excellent lending activity, good geographic and borrower distribution of home mortgage loans, adequate borrower distribution of small loans to businesses and farms, and poor geographic distribution of small loans to businesses. During the assessment period, the bank originated \$38 million in community development loans. These loans had a significant positive impact on the Lending Test rating.

INVESTMENT TEST

Investment Test performance in the Memphis MSA is rated Low Satisfactory. The volume of investments is adequate. During the evaluation period, Wachovia made 13 investments in the AA totaling \$75 thousand. Prior period investments total \$18 million, without which the rating would be less than satisfactory. Current period investments are primarily grants and contributions for affordable housing and community services.

SERVICE TEST

Service Test performance in the Memphis MSA is rated Needs to Improve. Branch accessibility is very poor. There are no branches in low- or moderate-income geographies and no bordering branches that might increase accessibility for those geographies. No branches have opened or closed. The level of community development services provided within the AA is adequate. Services provided were focused on providing financial literacy and other qualified services to low- or moderate-income persons.

New York-White Plains-Wayne (NY-NJ) Multistate Metropolitan Area

CRA Rating for New York-White Plains-Wayne (NY-NJ) Multistate Metropolitan Area (New York MD): Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

In the New York MD, Wachovia operates 118 branches, garnering deposits of approximately \$13.5 billion, or about 4.4% of its total.

LENDING TEST

Lending Test performance in the New York MD is rated Outstanding. Performance is highlighted by excellent lending activity, good geographic and adequate borrower distribution of home mortgage loans, and adequate geographic and borrower distribution of small loans to businesses and farms. Community development lending during the assessment period totaled over \$104 million. This resulted in a significantly positive impact on the Lending Test rating.

INVESTMENT TEST

Investment Test performance in the New York MD is rated Outstanding. The volume of qualified investments is excellent. During the evaluation period, Wachovia made 328 investments totaling \$54.6 million. Prior period investments total \$73 million. Investments are primarily for affordable housing (resulting in 452 new units) and for neighborhood revitalization. Wachovia utilized \$55.3 million in LIHTCs to facilitate these investments. Other investments include \$29.6 million in qualified zone academy bonds and \$3.5 million in financial contributions to local or regional organizations providing community development services to low- or moderate-income individuals.

SERVICE TEST

Service Test performance in the New York MD is rated High Satisfactory. Branch accessibility is good. Although accessibility in low-income geographies is very poor, accessibility in moderate-income geographies is excellent, augmented by four bordering branches. Branch opening activity had a positive impact as three branches were opened in moderate-income geographies. No branches were closed during the evaluation period. The level of community development services is excellent. Numerous qualified services were performed, with some showing leadership and/or high impact.

Newark-Union (NJ-PA) Multistate Metropolitan Area

CRA Rating for Newark-Union (NJ-PA) Multistate Metropolitan Area (Newark MD): Satisfactory

The lending test is rated: Outstanding
The investment test is rated: Low Satisfactory
The service test is rated: High Satisfactory

In the Newark MD, Wachovia operates 89 branches, garnering deposits of \$4.5 billion, or approximately 1.5% of its total.

LENDING TEST

Performance under the Lending Test in the Newark MD is rated Outstanding. Performance is characterized by excellent geographic distribution of home mortgage loans and small loans to businesses and farms, good lending activity, good borrower distribution of home mortgage loans, and poor distribution of small loans to businesses and farms. The bank originated \$74.4 million of community development loans during the assessment period, resulting in a positive impact on the Lending Test rating.

INVESTMENT TEST

Performance under the Investment Test in the Newark MD is rated Low Satisfactory. The volume of qualified investments is adequate. During the evaluation period, Wachovia made 154 investments totaling \$7.3 million. Prior period investments total \$21.9 million. Investments are primarily for affordable housing and neighborhood revitalization. These include \$5 million in statewide bonds to finance affordable housing and \$2.4 million in financial grants and contributions to local or regional organizations providing community development services to low- or moderate-income individuals.

SERVICE TEST

Performance under the Service Test in the Newark MD is rated High Satisfactory. While the branch accessibility in low-income geographies is adequate, in moderate-income geographies it is excellent, enhanced by four bordering branches. Opening and closing activity did not have a significant impact on accessibility. The bank opened two and closed four branches, none in low- or moderate-income geographies. The level of community development services is excellent. Numerous qualified activities are present, many with the bank in a leadership position and some with high impact noted.

Washington-Arlington-Alexandria (DC-VA-MD-WV) Multistate Metropolitan Area

CRA Rating for Washington-Arlington-Alexandria (DC-VA-MD-WV) Multistate Metropolitan Area (Washington MSA): Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: Outstanding

In the Washington MSA, Wachovia operates 124 branches, garnering deposits of approximately \$16 billion, or approximately 5.4% of its total.

LENDING TEST

Lending Test performance in the Washington MSA is rated Outstanding. Performance is highlighted by excellent geographic and borrower distribution of home mortgage loans, adequate lending activity, and adequate geographic and borrower distribution of small loans to businesses and farms. During the assessment period, Wachovia originated \$172.3 million of community development loans. These loans had a significantly positive impact on the Lending Test rating.

INVESTMENT TEST

Investment Test performance in the Washington MSA is rated Outstanding. The volume of qualified investments is excellent. During the evaluation period, Wachovia made 679 investments in the AA totaling \$100.4 million. Prior period investments total \$56 million. Investments are primarily for affordable housing, neighborhood revitalization, and for the promotion of small businesses. The bank invested in four LIHTC projects totaling \$45.6 million, resulting in 582 new units of affordable housing in the AA. Wachovia also invested \$41.1 million in six NMTC projects, providing for the creation of approximately 700 jobs. Other investments include direct equity in housing partnerships and small business investment companies, State of Virginia affordable housing bonds, and grants and contributions to local or regional organizations providing community development services to low- or moderate-income individuals.

SERVICE TEST

Service Test performance in the Washington MSA is rated Outstanding. Branch accessibility is excellent in low-income geographies and good in moderate-income geographies, significantly enhanced by ten bordering branches for the moderate-income geographies. Opening and closing activity is judged to have a positive impact. Two branches in moderate-income geographies were closed, while five branches were opened, one in a low-income geography and the others in moderate-income geographies. The quantity and quality of community development services are excellent. Services are responsive to identified needs, and the leadership and impact demonstrated are at high levels.

State Rating

State of Connecticut

CRA Rating for Connecticut: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of the assessment areas within the state;
- Good distribution of Wachovia's loans among geographies and among borrowers of different income levels throughout its assessment areas;
- Community development lending levels that had a neutral impact on the performance within the state;
- A good level of qualified community development investments that addressed the needs of the state; and
- Service delivery systems that are accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Connecticut

In its four AAs in Connecticut, Wachovia operates 77 branches, garnering deposits of approximately \$7 billion, slightly less than 2.5% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of Connecticut section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance for the Lending Test in Connecticut is rated High Satisfactory. Based upon a full-scope review, performance in the Bridgeport-Stamford-Norwalk (Bridgeport) MSA is good. Lending performance in Bridgeport is highlighted by good geographic and borrower distribution of home mortgage loans, good geographic distribution of small loans to businesses and farms, good lending activity, and adequate borrower distribution of small business and farm loans. The bank's community development lending activity had a neutral impact upon overall performance in the MSA.

Based upon limited-scope reviews, Lending Test performance in the New Haven-Milford MSA is not inconsistent with the overall rating in Connecticut. Performance in the Hartford-West Hartford-East Hartford MSA is stronger than the bank's overall rating in the state. The stronger performance is due to a higher level of community development lending. Performance in the Litchfield Non-Metro AA is weaker than the overall rating in the state, due to less favorable geographic distribution of home mortgage and small business and farm loans.

INVESTMENT TEST

Refer to Table 14 in the State of Connecticut section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Performance under the Investment Test in Connecticut is rated High Satisfactory. Based upon a full-scope review, performance in the Bridgeport MSA is good. During the current period Wachovia made 113 investments in the Bridgeport MSA totaling \$5.9 million. Prior period investments total \$5 million. Investments are primarily for affordable housing and neighborhood revitalization. The great majority of Wachovia's investment is \$16.3 million (including unfunded binding commitments) for a NMTC project. This project will develop a mixed-use property providing 118 new units of affordable housing, space for small businesses, and the creation of approximately 75 new jobs. Wachovia made grants and contributions totaling \$667 thousand to local organizations providing community development services to low- or moderate-income individuals.

Based upon limited-scope reviews, Investment Test performance in the New Haven-Milford MSA is stronger than the overall rating for Connecticut. Stronger performance is due to a relatively higher level of qualified investments. Performance in the Hartford-West Hartford-East Hartford MSA and the Litchfield Non-Metro AA is weaker than the overall rating, due to lower relative levels of qualified investments.

SERVICE TEST

Refer to Table 15 in the State of Connecticut section of Appendix D for the facts and data that support these conclusions.

Performance under the Service Test in Connecticut is rated High Satisfactory. Based upon a full-scope review, performance in the Bridgeport MSA is adequate. Performance in the limited-scope areas had a positive impact on the overall rating for the state.

In the Bridgeport MSA, the distribution of branches in low-income geographies is much lower than the percentage of the population in those areas. In moderate-income geographies, the branch distribution is lower than the population percentage. Three bordering branches significantly augment residents' access to banking services. Branch opening and closing activity was not significant, with one branch opened in a middle-income geography and one closed in a moderate-income geography. While the closure decreased accessibility in moderate-income geographies, the three branches that border moderate-income geographies mitigate the impact to these geographies.

The level of community development services in the Bridgeport MSA is excellent. Services are responsive to identified needs and demonstrate leadership by Wachovia in many cases. Community development services were focused on budgeting, financing, investing, and fundraising efforts for not-for-profit organizations.

Based upon limited-scope reviews, Service Test performance in the Hartford-West Hartford-East Hartford MSA and New Haven-Milford MSA is stronger than the overall

rating for the State of Connecticut and had a positive impact upon the rating. The stronger performance is supported by excellent branch distribution. Performance in the Litchfield Non-Metro AA is weaker than the overall rating for the state, due primarily to a lack of branches in moderate-income geographies.

State Rating

State of Maryland

CRA Rating for Maryland: Outstanding

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to identified credit needs;
- Overall, good distribution of Wachovia's loans among geographies and borrowers of different income levels;
- Community development lending levels that provide a positive impact upon the performance;
- An excellent level of qualified community development investments; and
- Service delivery systems that are readily accessible to individuals and geographies of different income levels.

Description of Institution's Operations in Maryland

In its two AAs in Maryland, Wachovia operates 72 branches, garnering deposits of approximately \$6.7 billion, or approximately 2% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of Maryland section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in Maryland is rated High Satisfactory. Based upon a full-scope review, performance in the Baltimore-Towson (Baltimore) MSA is excellent. Lending in the Baltimore MSA is highlighted by excellent geographic and borrower distribution of home mortgage loans, good geographic distribution of small loans to businesses and farms, and good lending activity and borrower distribution of small loans to businesses and farms. Community development lending had a positive impact upon overall performance in the MSA.

Based upon a limited-scope review, Lending Test performance in the Bethesda-Gaithersburg-Frederick (Bethesda) MSA is not inconsistent with the overall rating for Maryland. The performance in Bethesda, due primarily to less favorable geographic distribution of home mortgage loans and small loans to businesses, negatively impacted the overall rating in Maryland.

INVESTMENT TEST

Refer to Table 14 in the State of Maryland section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Performance under the Investment Test in Maryland is rated Outstanding. Based upon a full-scope review, the bank's performance in the Baltimore MSA is excellent. During the evaluation period, the bank funded 123 investments in Baltimore totaling \$32.8 million. Prior period investments total \$23 million. Wachovia invested in two LIHTC projects totaling \$9.9 million that will provide 106 new units of affordable housing in the AA. Other investments (including unfunded binding commitments) include three NMTC projects totaling \$40.9 million, creating an estimated 400 new jobs. Grants and contributions totaling \$998 thousand were made to local or regional organizations providing community development services to low- or moderate-income individuals.

Based upon a limited-scope review, Investment Test performance in the Bethesda MSA is weaker than the overall rating for the State of Maryland due to a relatively lower level of qualified investments.

SERVICE TEST

Refer to Table 15 in the State of Maryland section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in Maryland is rated Outstanding. Based upon a full-scope review, performance in the Baltimore MSA is excellent.

In the Baltimore MSA, the distribution of branches in low-income geographies is near to the percentage of the population in those areas. Two bordering branches significantly augment residents' access to banking services. The distribution of branches in moderate-income geographies is lower than the percentage of the population in those areas. Access to banking services for residents of those areas is significantly enhanced by eight bordering branches. Branch opening and closing activity was not significant, with two branches closed and two opened, all in moderate-income geographies.

The level of community development services in the Baltimore MSA is excellent and had a positive impact on the bank's performance. Services are responsive to identified community development needs, especially those for affordable housing and small businesses. Wachovia demonstrated creativity and a leadership role in providing many of its qualified services.

Based upon a limited-scope review, Service Test performance in the Bethesda MSA is not inconsistent with the overall rating for the State of Maryland.

State Rating

State of Mississippi

CRA Rating for Mississippi: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Generally good distribution of Wachovia's loans among geographies and good distribution among borrowers of different income levels;
- Community development lending levels that had a significantly positive impact on the performance within the state;
- An excellent level of qualified investments; and
- Service delivery systems that are accessible to essentially all geographies and individuals of different levels throughout the state.

Description of Institution's Operations in Mississippi

In its four AAs in Mississippi, Wachovia operates twelve branches, garnering deposits of approximately \$401 million, less than 1% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of Mississippi section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in Mississippi is rated High Satisfactory. Based upon a full-scope review, performance in the Gulfport-Biloxi (Gulfport) MSA is good. Lending in Gulfport is highlighted by good geographic distribution of small loans to businesses and farms, good lending activity, adequate borrower distribution of home mortgage loans and small loans to businesses, and poor geographic distribution of home mortgage loans. Community development lending had a significantly positive impact on overall performance in the MSA.

Based upon limited-scope reviews, Lending Test performance in the Jackson MSA is not inconsistent with the overall rating for Mississippi. Performance in the Hattiesburg MSA and the Pascagoula MSA is weaker than the bank's overall performance in the state. The weaker performance is due primarily to a less favorable geographic distribution of small loans to businesses.

INVESTMENT TEST

Refer to Table 14 in the State of Mississippi section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Performance under the Investment Test in Mississippi is rated Outstanding. Based upon a full-scope review, performance in the Gulfport MSA is excellent. Excellent performance in the other AAs, as well, further supports the rating. During the evaluation period, the bank funded 16 investments in the Gulfport AA totaling \$557 thousand. Prior period investments total \$256 thousand. Investments during the evaluation period are primarily financial contributions to organizations providing community assistance following Hurricane Katrina.

Based upon limited-scope reviews, Investment Test performance in the Hattiesburg MSA, Jackson MSA, and Pascagoula MSA is not inconsistent with the overall rating for the Investment Test in the State of Mississippi.

SERVICE TEST

Refer to Table 15 in the State of Mississippi section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in Mississippi is rated High Satisfactory. Based upon a full-scope review, performance in the Gulfport MSA is good. Performance in the limited-scope areas had a positive impact on the overall rating for the state.

In the Gulfport MSA, there are no low-income geographies. In moderate-income geographies, there are no Wachovia branches. Accessibility to banking services in those geographies is significantly augmented by two bordering branches that significantly improve access to banking products and services by person living in neighboring low- or moderate-income geographies. Branch opening and closing activity was not significant, as one branch was opened in an upper-income tract and one branch was closed in a middle-income tract.

The level of community development services in the Gulfport MSA is good and had a positive impact on the bank's performance. A major qualified service was associated with the establishment of a funding source to assist in rebuilding the area, following Hurricane Katrina. Wachovia officers serve on its board and executive committees and provide technical assistance to the process of providing grants for housing, education, and other community development projects.

Based upon a limited-scope review, Service Test performance in the Pascagoula MSA is stronger than the overall rating for the State of Mississippi and had a positive impact upon the rating. Stronger performance is due to branch distribution that more strongly favors moderate-income geographies. In the Jackson MSA, performance is not inconsistent with the overall rating for the state. In the Hattiesburg MSA, performance is weaker than the overall rating under the Service Test in Mississippi. The weaker performance did not adversely impact the overall rating for the State of Mississippi.

State Rating

State of New Jersey

CRA Rating for New Jersey: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Low Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- Good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Excellent and good distribution of Wachovia's loans among geographies and borrowers of different income levels throughout the state;
- Community development lending levels that had a positive impact on the performance within the state;
- An adequate level of qualified investments; and
- Service delivery systems which are readily accessible to essentially all geographies and individuals of different levels throughout the state.

Description of Institution's Operations in New Jersey

In its five AAs in New Jersey, Wachovia operates 168 branches, garnering deposits of approximately \$13 billion, approximately 4% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in New Jersey is rated Outstanding. Based upon a full-scope review, performance in the Edison MD is excellent. Lending in Edison is highlighted by excellent geographic and borrower distribution of home mortgage loans, good geographic distribution of small loans to businesses and farms, good lending activity, and adequate borrower distribution of small loans to businesses and farms. Community development lending had a positive impact upon overall performance in the AA.

Based upon limited-scope reviews, Lending Test performance in the Trenton-Ewing MSA is not inconsistent with the rating for New Jersey. Performance in the Atlantic City MSA, Camden MD, and Ocean City MSA is weaker than the overall rating in the state. The weaker performance is due to general weaker performance for all assessment factors.

INVESTMENT TEST

Refer to the Table 14 in the State of New Jersey section of Appendix D for the facts and data that support these conclusions.

Performance under the Investment Test in New Jersey is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Edison MD is adequate. During the evaluation period, Wachovia funded 104 investments totaling \$5.0 million. Prior period investments total \$39 million. Investments include leveraging \$2.3 million in historic preservation tax credits for revitalization of properties as part of a local redevelopment plan. Also included are \$3.5 million in allocations of statewide affordable housing bonds, \$1.3 million in equity investments in partnerships engaging in community development activities and some \$700 thousand in contributions to qualified community organizations. These investments include unfunded binding commitments in some cases.

Based upon limited scope reviews, Investment Test performance in the Camden MD and Trenton-Ewing MSA is not inconsistent with the overall rating for New Jersey. Performance in the Atlantic City MSA and Ocean City MSA is weaker than the overall rating due to lower relative levels of qualified investments.

SERVICE TEST

Refer to Table 15 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in New Jersey is rated Outstanding. Based upon a full-scope review, performance in the Edison MD is excellent.

In Edison, the distribution of branches in low-income geographies is greater than the percentage of the population in those areas. Three bordering branches further augment the residents' ease of accessibility to banking services. The distribution of branches in moderate-income geographies is lower than the percentage of the population in those areas. Sixteen bordering branches significantly augment the availability of banking services for persons in those areas. During the evaluation period, Wachovia opened one branch and closed another, both in moderate-income geographies.

The level and impact of community development services in the Edison MD is excellent. Wachovia has been very active in providing numerous qualified services that have supported and encouraged affordable housing, financial literacy, small business, and neighborhood revitalization.

Based upon limited-scope reviews, Service Test performance in the Atlantic City MSA, Camden MD, Ocean City MSA, and Trenton-Ewing MSA is weaker than the overall rating under the Service Test in the State of New Jersey. Weaker performance is due to less favorable branch distribution. This weaker performance did not adversely impact the overall rating for the State of New Jersey.

State Rating

State of New York

CRA Rating for New York: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Good distribution of Wachovia's loans among geographies and adequate distribution among borrowers of different income levels;
- An adequate level of qualified community development investments in the state; and
- Service delivery systems are accessible to individuals and geographies of different levels throughout the state.

Description of Institution's Operations in New York

In its three AAs in New York, Wachovia operates eleven branches, garnering deposits of approximately \$427 million, less than 1% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of New York section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in New York is rated High Satisfactory. Based upon a full-scope review, performance in the Poughkeepsie-Newburgh-Middletown (Poughkeepsie) MSA is good. Lending in Poughkeepsie is highlighted by good lending activity and excellent and adequate geographic and borrower distributions, respectively, for small loans to businesses and farms. Geographic distribution of home mortgage loans is good, while borrower distribution for those loans is adequate. The bank did not originate any qualified community development loans in Poughkeepsie during the assessment period.

Based upon limited-scope reviews, Lending Test performance in the Nassau-Suffolk MD is not inconsistent with the overall performance in New York. Performance in the Kingston MSA is weaker than the overall state performance. The weaker performance is due primarily to less favorable geographic and borrower distribution of home mortgage loans.

INVESTMENT TEST

Refer to the Table 14 in the State of New York section of Appendix D for the facts and data that support these conclusions.

Performance under the Investment Test in New York is rated Low Satisfactory. Based upon a full-scope review, the bank's performance in the Poughkeepsie-Newburgh-Middletown MSA is adequate. During the evaluation period, the bank funded 17 investments in the AA totaling \$81 thousand. These were comprised of financial and in-kind contributions to community organizations. Prior period investments totaling \$7.8 million provide continuing benefit to the community. Without these, performance would be less than adequate.

Based upon limited-scope reviews, Investment Test performance in the Kingston MSA and Nassau-Suffolk MD is weaker than the overall rating for New York due to lower relative levels of qualified investments.

SERVICE TEST

Refer to Table 15 in the State of New York section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in New York is rated Low Satisfactory. Based upon a full-scope review, performance in the Poughkeepsie MSA is adequate. The bank's delivery systems are accessible to geographies and individuals of different income levels.

In the Poughkeepsie MSA, there are no branches in low-income geographies. The distribution of branches in moderate-income geographies is poor, as there are no branches in moderate-income geographies. One bordering branch augments accessibility to banking services to a moderate degree. There were no branch openings or closings during the evaluation period.

The level of community development services in the Poughkeepsie MSA is good and provides a positive impact upon overall Service Test performance. Services provided by Wachovia are responsive to identified community development needs, with focus on neighborhood services.

Based upon a limited-scope review, Service Test performance in the Kingston MSA is not inconsistent with the overall rating for the State of New York. Performance in the Nassau-Suffolk MD is weaker than the overall rating due to less favorable branch distribution. This weaker performance did not adversely impact the overall rating in the State of New York.

State Rating

State of South Carolina

CRA Rating for South Carolina: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Poor and adequate distribution of Wachovia's home loans among geographies and among borrowers of different income levels throughout its assessment areas;
- Good and adequate distribution of small business and small farm loans among geographies and among borrowers of different income levels;
- Community development lending levels that had a positive impact on the performance within the state;
- A good level of qualified community development investments that met the needs within the state; and
- Service delivery systems that are readily accessible to individuals and geographies of different income levels throughout the state.

Description of Institution's Operations in South Carolina

In its 14 AAs in South Carolina, Wachovia operates 131 branches, garnering deposits of approximately \$10 billion, or slightly in excess of 3% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of South Carolina section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in South Carolina is rated High Satisfactory. Based upon a full-scope review, performance in the Charleston-North Charleston (Charleston) MSA is good. Lending performance in Charleston is highlighted by good lending activity and poor and adequate geographic and borrower distribution, respectively, of home mortgage loans. Performance is also highlighted by good and adequate geographic and borrower distribution, respectively, of small loans to businesses and farms. Community development lending had a positive impact upon the overall performance in the MSA.

Based upon limited-scope reviews, Lending Test performance in the Columbia MSA, Greenville MSA, Sumter MSA and Northwestern South Carolina Non-Metro AAs is stronger than the overall rating for the Lending Test in South Carolina. The stronger

performance is due primarily to a higher level of community development lending. Performance in the Myrtle Beach-Conway-North Myrtle Beach MSA, Spartanburg MSA, and Northeastern South Carolina Non-Metro AAs is not inconsistent with the overall state rating. Performance in the Anderson MSA, Florence MSA, Georgetown Non-Metro, Hilton Head Non-Metro, Oconee Non-Metro, and Southern South Carolina Non-Metro AAs is weaker than the overall rating. The weaker performance is due primarily to less favorable geographic and borrower distribution of small loans to businesses and farms.

INVESTMENT TEST

Refer to the Table 14 in the State of South Carolina section of Appendix D for the facts and data that support these conclusions.

Performance under the Investment Test in South Carolina is rated High Satisfactory. Based upon a full-scope review, the bank's performance in the Charleston MSA is good. During the evaluation period, the bank funded 238 investments in the Charleston AA totaling \$8.2 million. Prior period investments total \$7.9 million. A major investment in the AA was \$7.7 million in NMTCs utilized to redevelop property in North Charleston as part of a master development plan that includes a former naval base. Other investments were for affordably housing bonds and financial contributions to community development organizations.

Based upon limited-scope reviews, Investment Test performance in the Anderson MSA, Myrtle Beach-Conway-North Myrtle Beach MSA, Spartanburg MSA, Hilton Head Non-Metro, and Northeastern South Carolina Non-Metro AAs is stronger than the overall rating under the Investment Test in South Carolina. Stronger performance is due to higher relative levels of qualified investments. Performance in the Greenville MSA is not inconsistent with the overall rating. Performance in the Columbia MSA, Florence MSA, Sumter MSA, Georgetown Non-Metro, Northwestern South Carolina Non-Metro, Oconee Non-Metro, and Southern South Carolina Non-Metro AAs is weaker than the overall rating due to lower levels of qualified investments.

SERVICE TEST

Refer to Table 15 in the State of South Carolina section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in South Carolina is rated Outstanding. Based upon a full-scope review, performance in the Charleston MSA is excellent. The distribution of branches in low-income geographies is greater than the distribution of population there. The distribution in moderate-income geographies is lower than the population distribution, but is augmented by a bordering branch. Wachovia opened one branch in a moderate-income geography in Charleston and closed six branches, none of them in a low- or moderate-income geography.

The level of community development services is excellent in the Charleston MSA. This provided positive impact to the rating. Community development services in Charleston

are responsive to identified needs and are marked by high impact and demonstrated leadership. Significant focus and benefit came in the area of financial literacy, through partnerships with several community organizations.

Based upon limited-scope reviews, Service Test performance in the Anderson MSA, Florence MSA, Greenville MSA, Myrtle Beach-Conway-North Myrtle Beach MSA, Spartanburg MSA, Northeastern South Carolina Non-Metro, Northwestern South Carolina Non-Metro, and Southern South Carolina Non-Metro AAs is not inconsistent with the overall rating for the State of South Carolina. Performance in these AAs provides additional support for the overall rating under the Service Test in the State of South Carolina. Performance in the Columbia MSA, Sumter MSA, Georgetown Non-Metro, Hilton Head Non-Metro, and Oconee Non-Metro AAs is weaker than the overall rating due to less favorable branch distribution.

State Rating

State of Tennessee

CRA Rating for Tennessee: Outstanding

The lending test is rated: Outstanding
The investment test is rated: Outstanding
The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Adequate distribution of Wachovia's loans among geographies and good distribution among borrowers of different income levels throughout its assessment areas;
- Community development lending levels that had a significantly positive impact on the performance within the state;
- A good level of qualified community development investments that met the needs within the state; and
- Service delivery systems that are readily accessible to individuals and geographies of different income levels throughout the state.

Description of Institution's Operations in Tennessee

In its single AA in Tennessee, Wachovia operates nine branches, garnering deposits of approximately \$211 million, well less than 1% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of Tennessee section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in Tennessee is rated Outstanding. Based upon a full-scope review, performance in the Nashville-Davidson-Murfreesboro (Nashville) MSA is excellent. Performance in Nashville is characterized by good lending activity, good and adequate geographic and borrower distribution, respectively, of home mortgage loans, and by excellent and adequate geographic and borrower distribution, respectively, of small loans to businesses and farms. Community development lending had a significantly positive impact upon the rating.

There are no limited-scope AAs in Tennessee.

INVESTMENT TEST

Refer to the Table 14 in the State of Tennessee section of Appendix D for the facts and data that support these conclusions.

The bank's performance under the Investment Test in Tennessee is rated Outstanding. Based upon a full-scope review, the bank's performance in the Nashville MSA is excellent. During the evaluation period, the bank funded eight investments in Nashville totaling \$557 thousand and has made binding commitments to fund an additional \$5.7 million. Prior period investments total \$1.8 million. The bank made one NMTC investment totaling \$5.2 million for a revitalization project as part of the East Bank Redevelopment District that will provide commercial and residential space. Other investments include a \$1 million equity investment in a local CDFI that assists providers of affordable housing. Portions of these investments are unfunded at the end of the evaluation period.

There are no limited-scope AAs in Tennessee.

SERVICE TEST

Refer to Table 15 in the State of Tennessee section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in Tennessee is rated Low Satisfactory. Based upon a full-scope review, performance in the Nashville MSA is adequate.

In the Nashville MSA, Wachovia has no branches in low-income geographies. Accessibility to banking services in low-income geographies is augmented by one bordering branch. Branch distribution in moderate-income geographies is lower than the population distribution. Branch opening and closing activity during the evaluation period was not significant. Wachovia opened one branch in an upper-income geography.

The level of community development services in the Nashville MSA is adequate. Wachovia has not developed a large number of services since entering this market in late 2004. Nevertheless, services provided have address the primary identified need in the community – affordable housing, and Wachovia has demonstrated a leadership role, as well.

There are no limited-scope AAs in Tennessee.

State Rating

State of Texas

CRA Rating for Texas: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Needs to Improve

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Adequate distribution of Wachovia's loans among geographies and among borrowers of different income levels throughout its assessment areas;
- Community development lending levels that had a significantly positive impact on the performance within the state;
- A significant level of qualified community development investments that met the needs within the state; and
- Service delivery systems that are not readily accessible to individuals and geographies of different income levels throughout the state.

Description of Institution's Operations in Texas

In its six AAs in Texas, Wachovia operates 144 branches, garnering deposits of approximately \$3 billion, or slightly more than 2% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of Texas section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in Texas is rated High Satisfactory. Based upon a full-scope review, performance in the Dallas-Plano-Irving (Dallas) MD is excellent. Weaker performance in the limited-scope areas negatively impacted the overall rating in Texas. Performance in Dallas is highlighted by excellent lending activity, good and adequate geographic and borrower distribution, respectively, of small loans to businesses and farms and by adequate and good geographic and borrower distribution, respectively, of home mortgage loans. Community development lending had a significant positive impact on the overall performance in the AA.

Based upon limited-scope reviews, performance in the Fort Worth-Arlington MD and San Antonio MSA is not inconsistent with the overall rating in Texas. Performance in the Austin-Round Rock MSA and Houston-Sugar Land-Baytown MSA is stronger than the overall rating for Texas. Performance in the Beaumont-Port Arthur MSA is weaker than the overall rating due primarily to less favorable geographic and borrower distribution of home mortgage loans.

INVESTMENT TEST

Refer to the Table 14 in the State of Texas section of Appendix D for the facts and data that support these conclusions.

The bank's performance under the Investment Test in Texas is rated Outstanding. Based upon a full-scope review, the bank's performance in the Dallas MD is excellent. During the evaluation period, the bank funded 40 investments in the AA totaling \$41.7 million. Prior period investments total \$32.9 million. Investments (including unfunded binding commitments) include eight LIHTC projects totaling \$59.7 million that provide 1,484 units of affordable housing in the Dallas MD. Portions of these investments are unfunded at the end of the evaluation period. Investments also include \$550 thousand in financial and in-kind contributions to community organizations in the AA.

Based upon limited-scope reviews, performance in the Austin-Round Rock MSA, Fort Worth-Arlington MD, Houston-Sugar Land-Baytown MSA, and San Antonio MSA is not inconsistent with the overall rating in Texas. Performance in the Beaumont-Port Arthur MSA is weaker than the overall rating due to a lower level of qualified investments.

SERVICE TEST

Refer to Table 15 in the State of Texas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in Texas is rated Needs to Improve. Based upon a full-scope review, performance in the Dallas MD is poor. In the Dallas MD, the bank's delivery systems are not reasonably accessible to geographies and individuals of different income levels.

In the Dallas MD, the distribution of branches in low-income geographies is very poor as there are no branches in low-income geographies. The distribution of branches in moderate-income geographies is lower than the population distribution in those geographies. One bordering branch enhances the distribution and augments residents' access to banking services. Opening/closing activity did not significantly affect access in low- or moderate-income geographies. No changes occurred in low-income geographies while one branch was opened in a moderate-income geography. Nonetheless, Wachovia opened fifteen branches and closed three in middle- and upper-income geographies.

Wachovia demonstrated a good level of CD services in the Dallas MD, providing some positive impact to the Service Test performance. Services have focused on the areas of financial education and services for support of affordable housing and small business.

Based upon limited-scope reviews, Service Test performance in the Austin MSA, Beaumont-Port Arthur MSA, Fort Worth-Arlington MD, Houston-Sugar Land-Baytown MSA, and San Antonio MSA is not inconsistent with the overall rating for the Service Test in the State of Texas.

State Rating

State of Virginia

CRA Rating for Virginia: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Outstanding

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Good responsiveness by Wachovia to the credit needs of its assessment areas within the state;
- Good distribution of Wachovia's loans among geographies and good distribution among borrowers of different income levels;
- Community development lending levels that had significantly positive impact on the performance within the state;
- An excellent level of qualified community development investments that met the needs within the assessment areas throughout the state; and
- Service delivery systems that are accessible to geographies and individuals of different income levels throughout the state.

Description of Institution's Operations in Virginia

In its 17 AAs in Virginia, Wachovia operates 205 branches, garnering deposits of approximately \$16 billion, or slightly more than 5% of its total.

LENDING TEST

Refer to Tables 1-12 in the State of Virginia section of Appendix D for the facts and data used to evaluate the bank's lending activity and distribution.

Performance under the Lending Test in Virginia is rated Outstanding. Based upon a full-scope review, performance in the Virginia Beach-Norfolk-Newport News (Virginia Beach) MSA is excellent. Performance in Virginia Beach is highlighted by good lending activity, good geographic and borrower distribution of home mortgage loans, good distribution of small loans to businesses and adequate distribution of small loans to farms. Community development lending had a significantly positive impact on the overall performance in the MSA.

Based upon limited-scope reviews, performance in the Blacksburg-Christiansburg-Radford MSA, Charlottesville MSA, Richmond MSA, and Roanoke MSA is not inconsistent with the overall Lending Test rating in Virginia. Performance in the Harrisonburg MSA, Kingsport-Bristol-Bristol MSA, Lynchburg MSA, Culpeper Non-Metro, Lexington-Covington Non-Metro, Prince Edward Non-Metro, Southside Virginia Non-Metro, and Southwest Virginia Non-Metro AAs is weaker than the overall rating in

Virginia. Weaker performance is due primarily to a lower level of community development lending. Performance in the Danville MSA, Winchester MSA, Henry Non-Metro, and Shenandoah Valley Non-Metro AAs is also weaker than the overall rating for the state due primarily to less favorable geographic distribution of home mortgage loans.

INVESTMENT TEST

Refer to the Table 14 in the State of Virginia section of Appendix D for the facts and data that support these conclusions.

The bank's performance under the Investment Test in Virginia is rated Outstanding. Based upon a full-scope review, the bank's performance in the Virginia Beach MSA is excellent. During the evaluation period, the bank funded 318 investments in the Virginia Beach MSA totaling \$52.4 million. Prior period investments total \$19.1 million. The bank invested in twelve LIHTC projects totaling \$47.6 million that provided over 1,000 units of affordable housing in the Virginia Beach AA. The bank also leveraged \$4 million in historic tax credits to revitalize property in the downtown Suffolk Enterprise Zone. NMTCs totaling \$11 million were also invested in the aforementioned project in downtown Suffolk. Portions of these investments are unfunded at the end of the evaluation period. Other investments also include \$13 million in allocations of statewide bonds for affordable housing and \$1 million in financial contributions to community organizations in the AA.

Based upon limited-scope reviews, performance under the Investment Test in the Blacksburg-Christiansburg-Radford MSA, Charlottesville MSA, Lynchburg MSA, Richmond MSA, Roanoke MSA and Shenandoah Valley Non-Metro AAs is not inconsistent with the overall rating for the State of Virginia. Performance in the Danville MSA, Harrisonburg MSA, Kingsport-Bristol-Bristol MSA, Winchester MSA, Culpeper Non-Metro, Henry Non-Metro, Lexington-Covington Non-Metro, Prince Edward Non-Metro, Southside Virginia Non-Metro, and Southwest Virginia Non-Metro AAs is weaker than the overall rating due to lower relative levels of qualified investments.

SERVICE TEST

Refer to Table 15 in the State of Virginia section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Performance under the Service Test in Virginia is rated High Satisfactory. Based upon a full-scope review, performance in the Virginia Beach MSA is good.

In the Virginia Beach MSA, the distribution of branches in low-income geographies is much lower than the percentage of the population. One bordering branch enhances the distribution and augments access to services. The distribution of branches in moderate-income geographies is also lower than the population, but it is enhanced by six bordering branches. Branch opening and closing activity did not significantly impact the AA. One branch was closed in a low-income geography while one was opened and

seven were closed in moderate-income geographies. All closures were due to duplication of services after the merger with SouthTrust.

The level of CD services is excellent. Services are very responsive to identified community needs, primarily those for affordable housing and for general/small business financial literacy. Impact is significant, and Wachovia has demonstrated a leadership role.

Based upon limited-scope reviews, Service Test performance in the Blacksburg-Christiansburg-Radford MSA, Kingsport-Bristol-Bristol MSA, Lynchburg MSA, Richmond MSA, Roanoke MSA, Winchester MSA, and Southwest Virginia Non-Metro AAs is stronger than the overall rating for Virginia. Stronger performance is due primarily to more favorable branch distribution. Performance in the Charlottesville MSA, Danville MSA, Harrisonburg MSA, Culpeper Non-Metro, Henry Non-Metro, Lexington-Covington Non-Metro, Prince Edward Non-Metro, Shenandoah Valley Non-Metro, and Southside Virginia Non-Metro AAs is not inconsistent with the overall rating.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test, excluding CD loans (except Legacy SouthTrust): 01/01/04 to 12/31/05 Legacy SouthTrust: 11/01/04 to 12/31/05 Investment and Service Tests and CD Loans: (except Legacy SouthTrust): 07/01/03 to 06/30/06 Legacy SouthTrust: 11/01/04 to 06/30/06		
Financial Institution		Products Reviewed	
Wachovia Bank, National Association (Wachovia) Charlotte, NC		<ul style="list-style-type: none"> • Home mortgage loans • Small business/Small farm loans • Community development loans 	
Affiliate(s)	Affiliate Relationship	Products Reviewed	
Wachovia Mortgage Corporation	Bank subsidiary	Home mortgage loans	
List of Assessment Areas and Type of Examination			
Assessment Area (Metropolitan Statistical Area, Metropolitan Division, or Non-Metropolitan Area)		Type of Exam Full-Scope or Limited-Scope (Ltd.-Scope)	Counties
Multistates			
Allentown-Bethlehem-Easton, PA-NJ		Full-Scope	PA – Carbon, Lehigh, Northampton NJ – Warren
Augusta-Richmond County, GA-SC		Full-Scope	GA – Columbia, McDuffie, Richmond SC – Aiken, Edgefield
Charlotte-Gastonia-Concord, NC-SC		Full-Scope	NC – Cabarrus, Gaston, Mecklenburg, Union SC - York
Columbus, GA-AL		Full-Scope	GA – Chattahoochee, Harris, Marion, Muscogee AL - Russell
Memphis, TN-MS-AR		Full-Scope	TN – Shelby MS – DeSoto
New York-White Plains-Wayne, NY-NJ		Full-Scope	NY – Bronx, New York, Putnam, Rockland, Westchester NJ – Bergen, Hudson, Passaic
Newark-Union, NJ-PA		Full-Scope	NJ – Essex, Hunterdon, Morris, Sussex, Union PA - Pike
Washington-Arlington-Alexandria, DC-VA-MD-WV		Full-Scope	District of Columbia MD – Charles, Prince Georges VA – Arlington, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren; Alexandria City, Fairfax City, Falls Church City, Fredericksburg City, Manassas City, Manassas Park City

List of Assessment Areas and Type of Examination (continued)		
Assessment Area (Metropolitan Statistical Area, Metropolitan Division, or Non-Metropolitan Area)	Type of Exam	Counties
Alabama		
Birmingham-Hoover	Full-Scope	Bibb, Blount, Chilton, Jefferson, St. Clair, Shelby, Walker
Anniston-Oxford	Ltd.-Scope	Calhoun
Auburn-Opelika	Ltd.-Scope	Lee
Baldwin non-metro	Ltd.-Scope	Baldwin
Cullman/Marshall non-metro	Ltd.-Scope	Cullman, Marshall
Dallas non-metro	Ltd.-Scope	Dallas
Decatur	Ltd.-Scope	Morgan
Dothan	Ltd.-Scope	Geneva, Henry, Houston
East Central non-metro	Ltd.-Scope	Clay, Cleburne, Coosa, Randolph, Talladega, Tallapoosa
Fayette/Lamar/Marion non-metro	Ltd.-Scope	Fayette, Lamar, Marion
Florence-Muscle Shoals	Ltd.-Scope	Colbert, Lauderdale
Gadsden	Ltd.-Scope	Etowah
Huntsville	Ltd.-Scope	Limestone, Madison
Mobile	Ltd.-Scope	Mobile
Montgomery	Ltd.-Scope	Autauga, Elmore, Lowndes, Montgomery
Southeastern non-metro	Ltd.-Scope	Coffee, Covington, Dale, Pike
Tuscaloosa	Ltd.-Scope	Tuscaloosa
Connecticut		
Bridgeport-Stamford-Norwalk	Full-Scope	Fairfield
Hartford-West Hartford-East Hartford	Ltd.-Scope	Hartford, Middlesex
Litchfield non-metro	Ltd.-Scope	Litchfield
New Haven-Milford	Ltd.-Scope	New Haven
Florida		
Miami-Miami Beach-Kendall	Full-Scope	Miami-Dade
Orlando-Kissimmee	Full-Scope	Lake, Orange, Osceola, Seminole
Cape Coral-Fort Myers	Ltd.-Scope	Lee
Citrus non-metro	Ltd.-Scope	Citrus
Deltona-Daytona Beach-Ormond Beach	Ltd.-Scope	Volusia
DeSoto non-metro	Ltd.-Scope	DeSoto
Flagler non-metro	Ltd.-Scope	Flagler
Fort Lauderdale-Pompano Beach-Deerfield Beach	Ltd.-Scope	Broward
Fort Walton Beach-Crestview-Destin	Ltd.-Scope	Okaloosa
Gainesville	Ltd.-Scope	Alachua
Highlands non-metro	Ltd.-Scope	Highlands
Jacksonville	Ltd.-Scope	Baker, Clay, Duval, Nassau, St. Johns
Lakeland	Ltd.-Scope	Polk
Madison/Taylor non-metro	Ltd.-Scope	Madison, Taylor
Monroe non-metro	Ltd.-Scope	Monroe
Naples-Marco Island	Ltd.-Scope	Collier
Ocala	Ltd.-Scope	Marion
Palm Bay-Melbourne-Titusville	Ltd.-Scope	Brevard
Panama City-Lynn Haven	Ltd.-Scope	Bay
Panhandle non-metro	Ltd.-Scope	Holmes, Jackson, Walton, Washington
Pensacola-Ferry Pass-Brent	Ltd.-Scope	Escambia, Santa Rosa
Port St. Lucie-Fort Pierce	Ltd.-Scope	Martin, St. Lucie
Punta Gorda	Ltd.-Scope	Charlotte
Sarasota-Bradenton-Venice	Ltd.-Scope	Manatee, Sarasota
Sebastian-Vero Beach	Ltd.-Scope	Indian River
Sumter non-metro	Ltd.-Scope	Sumter
Tallahassee	Ltd.-Scope	Gadsden, Leon
Tampa-St. Petersburg-Clearwater	Ltd.-Scope	Hernando, Hillsborough, Pasco, Pinellas
West Palm Beach-Boca Raton-Boynton Beach	Ltd.-Scope	Palm Beach

List of Assessment Areas and Type of Examination (continued)		
Assessment Area (Metropolitan Statistical Area, Metropolitan Division, or Non-Metropolitan Area)	Type of Exam	Counties
Georgia		
Atlanta-Sandy Springs-Marietta	Full-Scope	Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Henry, Meriwether, Newton, Paulding, Rockdale, Spalding, Walton
Athens-Clarke County	Ltd.-Scope	Clarke, Madison, Oconee
Ben Hill/Coffee/Telfair non-metro	Ltd.-Scope	Ben Hill, Coffee, Telfair
Brunswick	Ltd.-Scope	Glynn
Bulloch non-metro	Ltd.-Scope	Bulloch
Chattanooga	Ltd.-Scope	Catoosa, Walker
Dalton	Ltd.-Scope	Murray, Whitfield
Gainesville	Ltd.-Scope	Hall
Gordon non-metro	Ltd.-Scope	Gordon
Hinesville-Fort Stewart	Ltd.-Scope	Liberty
Jackson non-metro	Ltd.-Scope	Jackson
Laurens non-metro	Ltd.-Scope	Laurens
Lumpkin non-metro	Ltd.-Scope	Lumpkin
Macon	Ltd.-Scope	Bibb
Rome	Ltd.-Scope	Floyd
Savannah	Ltd.-Scope	Bryan, Chatham, Effingham
Sumter non-metro	Ltd.-Scope	Sumter
Warner Robbins	Ltd.-Scope	Houston
Washington non-metro	Ltd.-Scope	Washington
Maryland		
Baltimore-Towson	Full-Scope	Anne Arundel, Baltimore, Carroll, Harford, Howard; Baltimore City
Bethesda-Gaithersburg-Frederick	Ltd.-Scope	Montgomery
Mississippi		
Gulfport-Biloxi	Full-Scope	Hancock, Harrison
Hattiesburg	Ltd.-Scope	Forrest, Lamar
Jackson	Ltd.-Scope	Hinds, Madison, Rankin
Pascagoula	Ltd.-Scope	Jackson
New Jersey		
Edison	Full-Scope	Middlesex, Monmouth, Ocean, Somerset
Atlantic City	Ltd.-Scope	Atlantic
Camden	Ltd.-Scope	Burlington, Camden, Gloucester
Ocean City	Ltd.-Scope	Cape May
Trenton-Ewing	Ltd.-Scope	Mercer
New York		
Poughkeepsie-Newburgh-Middletown	Full-Scope	Dutchess, Orange
Kingston	Ltd.-Scope	Ulster
Nassau-Suffolk	Ltd.-Scope	Nassau, Suffolk
North Carolina		
Asheville	Full-Scope	Buncombe, Haywood, Henderson, Madison
Raleigh-Cary	Full-Scope	Johnston, Wake
Albemarle non-metro	Ltd.-Scope	Stanly
Burlington	Ltd.-Scope	Alamance
Durham	Ltd.-Scope	Chatham, Durham, Orange, Person
Eastern non-metro	Ltd.-Scope	Beaufort, Carteret, Craven, Lenoir, Martin, Pamlico
Fayetteville	Ltd.-Scope	Cumberland
Goldsboro	Ltd.-Scope	Wayne
Greensboro-High Point	Ltd.-Scope	Guilford, Randolph, Rockingham
Greenville	Ltd.-Scope	Greene, Pitt

List of Assessment Areas and Type of Examination (continued)		
Assessment Area (Metropolitan Statistical Area, Metropolitan Division, or Non-Metropolitan Area)	Type of Exam	Counties
North Carolina (continued)		
Hickory-Lenoir-Morganton	Ltd.-Scope	Alexander, Burke, Caldwell, Catawba
Jacksonville	Ltd.-Scope	Onslow
Lee/Moore non-metro	Ltd.-Scope	Lee, Moore
Lincoln non-metro	Ltd.-Scope	Lincoln
Northeastern non-metro	Ltd.-Scope	Bertie, Camden, Dare, Hertford, Pasquotank
Northwestern non-metro	Ltd.-Scope	Avery, Surry, Watauga, Wilkes
Rocky Mount	Ltd.-Scope	Edgecombe, Nash
Rowan/Davidson non-metro	Ltd.-Scope	Davidson, Rowan
Shelby non-metro	Ltd.-Scope	Cleveland, McDowell, Mitchell, Polk, Rutherford, Yancey
Southern non-metro	Ltd.-Scope	Bladen, Robeson, Sampson, Scotland
Statesville non-metro	Ltd.-Scope	Iredell
Western non-metro	Ltd.-Scope	Jackson, Macon, Swain, Transylvania
Wilmington	Ltd.-Scope	New Hanover
Wilson non-metro	Ltd.-Scope	Wilson
Winston Salem	Ltd.-Scope	Davie, Forsyth, Stokes, Yadkin
Pennsylvania		
Philadelphia	Full-Scope	Bucks, Chester, Delaware, Montgomery, Philadelphia
Harrisburg-Carlisle	Ltd.-Scope	Cumberland, Dauphin
Lancaster	Ltd.-Scope	Lancaster
Lebanon	Ltd.-Scope	Lebanon
Monroe/Wayne non-metro	Ltd.-Scope	Monroe, Wayne
Reading	Ltd.-Scope	Berks
Schuylkill non-metro	Ltd.-Scope	Northumberland, Schuylkill
Scranton-Wilkes Barre	Ltd.-Scope	Lackawanna, Luzerne, Wyoming
York-Hanover	Ltd.-Scope	York
South Carolina		
Charleston-North Charleston	Full-Scope	Berkeley, Charleston, Dorchester
Anderson	Ltd.-Scope	Anderson
Columbia	Ltd.-Scope	Calhoun, Fairfield, Kershaw, Lexington, Richland
Florence	Ltd.-Scope	Darlington, Florence
Georgetown non-metro	Ltd.-Scope	Georgetown
Greenville	Ltd.-Scope	Greenville, Laurens, Pickens
Hilton Head Island non-metro	Ltd.-Scope	Beaufort
Myrtle Beach-Conway-North Myrtle Beach	Ltd.-Scope	Horry
Northeastern non-metro	Ltd.-Scope	Chesterfield, Dillon, Lancaster, Marion, Marlboro
Northwestern non-metro	Ltd.-Scope	Abbeville, Cherokee, Greenwood, Newberry, Union
Oconee non-metro	Ltd.-Scope	Oconee
Southern non-metro	Ltd.-Scope	Bamberg, Colleton, Orangeburg
Spartanburg	Ltd.-Scope	Spartanburg
Sumter	Ltd.-Scope	Sumter
Tennessee		
Nashville-Davidson-Murfreesboro	Full-Scope	Davidson, Williamson
Texas		
Dallas-Plano-Irving	Full-Scope	Collin, Dallas, Denton, Ellis, Rockwall
Austin-Round Rock	Ltd.-Scope	Travis, Williamson
Beaumont-Port Arthur	Ltd.-Scope	Hardin, Jefferson, Orange
Fort Worth-Arlington	Ltd.-Scope	Johnson, Tarrant
Houston-Sugar Land-Baytown	Ltd.-Scope	Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery
San Antonio	Ltd.-Scope	Bexar, Comal, Guadalupe

List of Assessment Areas and Type of Examination (continued)		
Assessment Area (Metropolitan Statistical Area, Metropolitan Division, or Non-Metropolitan Area)	Type of Exam	Counties
Virginia		
Virginia Beach-Norfolk-Newport News	Full-Scope	Gloucester, Isle of Wight, James City, Mathews, York; Chesapeake City, Hampton City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City
Blacksburg-Christiansburg-Radford	Ltd.-Scope	Montgomery, Pulaski; Radford City
Charlottesville	Ltd.-Scope	Albemarle, Fluvanna, Greene, Nelson; Charlottesville City
Culpeper non-metro	Ltd.-Scope	Culpeper, Madison, Orange
Danville	Ltd.-Scope	Pittsylvania; Danville City
Harrisonburg	Ltd.-Scope	Rockingham; Harrisonburg City
Henry non-metro	Ltd.-Scope	Henry; Martinsville City
Kingsport-Bristol-Bristol	Ltd.-Scope	Washington, Bristol City
Lexington/Covington non-metro	Ltd.-Scope	Alleghany, Rockbridge; Buena Vista City, Covington City, Lexington City
	Ltd.-Scope	Amherst, Appomattox, Bedford, Campbell, Bedford City, Lynchburg City
Prince Edward non-metro	Ltd.-Scope	Prince Edward
Richmond	Ltd.-Scope	Amelia, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, Louisa, New Kent, Powhatan, Prince George; Colonial Heights City, Hopewell City, Petersburg City, Richmond City
Roanoke	Ltd.-Scope	Botetourt, Roanoke; Roanoke City, Salem City
Shenandoah Valley non-metro	Ltd.-Scope	Augusta; Staunton City, Waynesboro City
Southside non-metro	Ltd.-Scope	Halifax, Mecklenburg
Southwest non-metro	Ltd.-Scope	Buchanan, Carroll, Dickenson, Grayson, Smyth, Tazewell, Wise; Galax City, Norton City
Winchester	Ltd.-Scope	Frederick; Winchester City

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS WACHOVIA BANK, NA				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
Wachovia Bank, NA	O	O	O	O
Multistate Metropolitan Area or State:				
Allentown-Bethlehem-Easton (PA-NJ)	O	H	O	O
Augusta-Richmond County (GA-SC)	H	L	O	S
Charlotte-Gastonia-Concord (NC-SC)	O	O	O	O
Columbus (GA-AL)	O	O	H	O
Memphis (TN-MS-AR)	O	L	N	S
New York-White Plains-Wayne (NY-NJ)	O	O	H	O
Newark-Union (NJ-PA)	O	L	H	S
Washington-Arlington-Alexandria (DC-VA-MD-WV)	O	O	O	O
Alabama	H	O	O	O
Connecticut	H	H	H	S
Florida	O	O	O	O
Georgia	O	O	O	O
Maryland	H	O	O	O
Mississippi	H	O	H	S
New Jersey	O	L	O	O
New York	H	L	L	S
North Carolina	O	H	O	O
Pennsylvania	O	H	O	O
South Carolina	H	H	O	S
Tennessee	O	O	L	O
Texas	H	O	N	S
Virginia	O	O	H	O

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Primary Full-Scope Areas

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Market Profiles for Primary Areas Receiving Full-Scope Reviews

<i>Multistate Metropolitan Areas</i>	C-2
Charlotte-Gastonia-Concord NC-SC	
<i>State Rating Areas</i>	C-4
State of Alabama – Birmingham AA	C-4
State of Florida – Miami-Dade AA	C-5
State of Florida – Orlando AA	C-6
State of Georgia – Atlanta AA	C-7
State of North Carolina – Asheville AA	C-9
State of North Carolina – Raleigh AA	C-10
State of Pennsylvania – Philadelphia AA	C-11

Charlotte-Gastonia-Concord, NC-SC

Demographic Information for Full Scope Area: Charlotte-Gastonia-Concord, NC-SC						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	267	5.99	27.34	42.70	23.22	0.75
Population by Geography	1,330,448	3.20	22.69	48.82	25.14	0.14
Owner-Occupied Housing by Geography	344,864	1.26	16.44	52.37	29.93	0.00
Business by Geography	94,793	3.85	21.16	45.27	29.55	0.17
Farms by Geography	2,353	1.03	12.52	62.98	23.41	0.06
Family Distribution by Income Level	353,333	18.81	18.25	22.84	40.10	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	134,114	5.82	34.05	49.13	11.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		54,850 62,500 8.88%	Median Housing Value Unemployment Rate (1990 US Census)	129,322 2.81%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Wachovia AA within the Charlotte-Gastonia-Concord multi-state MSA includes the counties of Cabarrus, Gaston, Mecklenburg, and Union in North Carolina and York in South Carolina. Within the AA, the bank operates 79 branches. The bank has the largest deposit market share in the AA at 63%. Wachovia is headquartered in Charlotte and is among the largest employers in the AA.

Wachovia is the largest banking institution in the Charlotte market. Its share of deposits in the market is in excess of 60%. Mortgage loan competitors include Wells Fargo Mortgage Company and Myers Park Mortgage Company.

The Charlotte MSA has a steady economy. A reasonable cost of living and broad economic base converge to make Charlotte attractive to new residents. The area grew more than 25% during the 1990s. The Bureau of Labor Statistics reported the September 2006 unemployment rate to be 4.8%, essentially comparable to state and national rates of 4.7% and 4.6%, respectively. Employment is concentrated in the areas of services, wholesale and retail trade, and construction. Distribution and banking are the two major forces responsible for the emergence of Charlotte as a major urban center. More than half of the population of the United States can be reached from Charlotte within one hour flying time or a day's drive. The city has become a major wholesale center with the highest per capita sales in the United States, ranking sixth nationally in total wholesale sales.

Charlotte is recognized as a national and international financial center. The city is second only to New York as a headquarters for banking resources. Several factors attract foreign businesses to Charlotte from Germany, Great Britain, Japan, France, Switzerland, Italy, and Canada. These include an inland port facility, a foreign free trade zone, and customs and immigration offices. More than 600 foreign-owned companies have facilities in the Charlotte region, representing one third of all foreign companies in North and South Carolina.

Community credit needs were identified by reviewing a variety of contacts conducted by the various federal financial regulatory agencies with community-based organizations and public officials. Information was also obtained from the Charlotte 2000 Consolidated Plan. Identified credit and credit-related needs include: affordable owner-occupied and rental housing, small business credit education and technical assistance programs, more flexibility in lending programs for immigrants with little or no credit history, small business credit and consumer credit for low- and moderate-income residents. These sources revealed a high level of opportunities for financial institutions to aid in meeting the credit needs of the community. Examples of ways financial institutions can aid in meeting these needs are working with:

- Various not-for-profit organizations to aid in meeting the small business credit and education needs
- Not-for-profit organizations to offer credit to low- and moderate-income individuals with little or no credit history
- Local consortium to provide affordable home loan financing
- Not-for-profit organizations to educate consumers regarding credit.

Birmingham, AL

Demographic Information for Full Scope Area: Birmingham, AL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	226	7.08	28.76	37.61	26.55	0.00
Population by Geography	1,052,238	5.09	25.37	39.85	29.69	0.00
Owner-Occupied Housing by Geography	296,707	2.24	22.80	42.47	32.49	0.00
Business by Geography	65,057	12.12	18.33	35.53	34.01	0.01
Farms by Geography	1,376	3.09	15.45	47.37	34.09	0.00
Family Distribution by Income Level	288,891	21.63	17.45	20.35	40.37	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	113,203	8.70	36.34	41.25	13.71	0.00
Median Family Income		46,408	Median Housing Value			100,104
HUD Adjusted Median Family Income for 2005		54,350	Unemployment Rate			2.65%
Households Below Poverty Level		13.83%	(1990 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Birmingham AA includes the counties of Bibb, Blount, Chilton, Jefferson, St. Clair, Shelby, and Walker. Strong competition is provided by approximately 100 financial institutions. Wachovia operates 42 branches and has a total deposit base of \$3,419 thousand in this AA and a deposit market share of 15%.

The local economy has evolved from a manufacturing economy to a balance of manufacturing and services. Healthcare, banking, insurance, distribution, retail, construction, engineering, and a variety of service industries make up the economy. Major employers in the area include University of Alabama at Birmingham, federal and state governments, Jefferson County Board of Education, and BellSouth/AT&T. The AA also benefits from proximity to the Mercedes-Benz manufacturing facility, approximately 30 miles away. This facility provides over 4,000 jobs. As of September 2006, the unemployment rate for the MSA was low at 3.6%, below both the state (3.9%) and national (4.6%) averages.

Contacts with community-based organizations and others conducted by federal regulatory agencies were reviewed. The primary need identified in the area is financial literacy, including credit counseling and first-time homebuyer training. There is a need for affordable housing for low-income families. There are opportunities for banks to participate in flexible mortgage programs and to provide technical assistance to not-for-profit organizations attempting to address identified community development needs.

Miami, FL

Demographic Information for Full Scope Area: Miami, FL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	347	7.78	28.53	32.85	29.97	0.86
Population by Geography	2,253,362	4.89	28.61	35.68	30.79	0.02
Owner-Occupied Housing by Geography	449,333	1.69	19.82	36.99	41.51	0.00
Business by Geography	240,571	6.06	23.50	32.87	37.05	0.52
Farms by Geography	3,002	1.93	17.20	31.99	48.76	0.12
Family Distribution by Income Level	552,484	22.99	16.99	18.53	41.49	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	220,856	8.31	40.20	35.41	16.08	0.00
Median Family Income		40,266	Median Housing Value	123,974		
HUD Adjusted Median Family Income for 2005		46,350	Unemployment Rate (1990	3.92%		
Households Below Poverty Level		18.08%	US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Wachovia AA consists of Miami-Dade County. Miami-Dade is located along the southern tip of the Florida peninsula. Incorporated municipalities include Miami, Miami Beach, Hialeah, North Miami, North Miami Beach, Coral Gables, Homestead, South Miami, and Kendall. The eastern and northern portions of the county are primarily urban, while the southern and western portions are largely rural/agricultural. Consequently, the credit needs within the community are varied.

Miami is Florida's most populous metropolitan area. Its 2000 population of nearly 2.3 million shows a 16% increase from 1990. The area has a large population of retirees and an ever-growing number of immigrants from Latin America and the Caribbean. Many residents have moved from the northern United States and Canada, while numerous others maintain winter homes in the area.

Housing costs remain high. Purchase of a home, without subsidy, is beyond the reach of many low- and moderate-income residents in Miami. The number of people living below the level of poverty has grown in recent years at a significantly more rapid rate than the general population. Somewhat slower growth rates in the past several years may be attributable to increased hurricane activity and higher housing costs.

Competition among financial institutions is intense. There are more than 500 financial institutions in Miami. Wachovia is the largest of the deposit-taking institutions in the region and operates 65 branches in its Miami AA.

Miami's economy is diverse. Major industries include real estate development, trade (largely with Latin America), tourism, and banking. Miami's airport and seaport are rapidly growing. There are many service businesses, and agriculture (citrus, tomatoes, and other vegetables) is a major industry in the southern part of Miami-Dade County.

Community credit needs and opportunities were determined from a number of sources. Affordable housing needs are considerable. There is continuing need for job creation and community development.

Orlando, FL

Demographic Information for Full Scope Area: Orlando, FL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	328	2.44	23.17	46.04	28.35	0.00
Population by Geography	1,644,561	1.63	22.82	48.22	27.33	0.00
Owner-Occupied Housing by Geography	414,548	0.62	17.95	49.89	31.54	0.00
Business by Geography	173,819	2.32	23.00	46.24	28.44	0.00
Farms by Geography	4,877	0.84	19.56	55.90	25.70	0.00
Family Distribution by Income Level	428,378	18.65	18.79	22.66	39.90	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	160,974	2.80	32.81	50.01	14.38	0.00
Median Family Income		47,851	Median Housing Value		105,369	
HUD Adjusted Median Family Income for 2005		55,100	Unemployment Rate (1990 US Census)		2.34%	
Households Below Poverty Level		9.78%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2005 HUD updated MFI

The Orlando AA includes Lake, Orange, Osceola, and Seminole Counties. Wachovia has the number three market share in the AA, with 15% of the deposits. Wachovia operates 61 branches in the AA.

The Orlando area enjoys a thriving economy. Unemployment is low. Employment is concentrated in services, much of it in the very large tourism sector, along with wholesale and retail trade.

Information from community contacts conducted by various bank regulatory agencies was reviewed. Pressing credit needs are reported to be project financing for small construction contractors, affordable housing loans, small business loans – especially with flexible underwriting criteria, small business working capital loans, and technical assistance for small businesses.

Atlanta, GA

Demographic Information for Full Scope Area: Atlanta, GA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	690	10.43	26.81	36.23	26.38	0.14
Population by Geography	4,247,981	5.72	23.65	40.60	29.99	0.04
Owner-Occupied Housing by Geography	1,037,468	2.41	16.83	43.79	36.97	0.00
Business by Geography	398,011	5.18	20.49	38.23	36.10	0.00
Farms by Geography	7,204	1.80	15.62	48.61	33.96	0.01
Family Distribution by Income Level	1,086,862	19.70	17.90	22.17	40.23	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	414,381	9.85	34.72	40.54	14.89	0.00
Median Family Income		58,537	Median Housing Value	145,855		
HUD Adjusted Median Family Income for 2005		69,300	Unemployment Rate (1990	2.67%		
Households Below Poverty Level		8.82%	US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Atlanta AA is a 22-county area surrounding the city of Atlanta. Wachovia operates 214 branches in the AA. Unemployment approximates the average for the State of Georgia. Homeownership is low in Atlanta, at 43%, compared to over 60% for the state (2000 data).

The Atlanta MSA is internationally recognized as the transportation, communication, industrial, and cultural center of the Southeastern United States. It has one of the strongest economies of any major urban area. Due to its location and extensive transportation network, Atlanta has developed as a major distribution center for the Southeast. Distribution and associated industrial activities are gradually being transferred to other urban centers in the South, while Atlanta has evolved as a major provider of technological and financial support services.

The Atlanta MSA has a diverse industrial base that includes manufacturing, transportation, distribution, retailing, wholesaling, finance, government, research, education, medicine, and technical support. Ninety percent (90%) of the Fortune 500 companies maintain regional offices in the Atlanta area. In addition, ninety-eight of the nation's top industrial firms maintain some type of operational facility in metro Atlanta. Foreign trade has played a significant role in the area's growth over the last two decades. More than 200 foreign firms have established their U.S. headquarters in Atlanta. Of these companies, thirty-one are foreign-based banks with offices in Atlanta.

U.S. Department of Housing and Urban Development (HUD) studies indicate Atlanta has a need for affordable housing. According to the HUD studies, a majority of Atlanta households are affected by housing concerns, most common of which is cost burden. Fifty-five percent of households pay at least 30% of their income for housing and 28% of all households are severely cost burdened (they devote at least 50% of their income to housing). Local governmental agencies and quasi-governmental groups that are working to address the problem are the Atlanta Housing Authority, the Atlanta Neighborhood

Development Partnership, and the Atlanta Planning Advisory Board. The City of Atlanta and its development community have been pursuing Federal, State and local resources to assist in the production and maintenance of affordable housing. These resources include Federal Low Income Housing Tax Credits and the State Housing Trust Fund (administered by the Georgia Housing Finance Authority). The city encourages eligible nonprofit organizations to request funding directly from the State. The Atlanta Housing Resource Committee lists 425 housing related organizations. These organizations serve the MSA or a wider regional or statewide area that includes the Atlanta MSA. The assessment area has a significant level of opportunities for CD investments and services, mostly in the urban centers with limited capacity noted in unincorporated and rural areas of the MSA.

During the examination, we reviewed recent community contacts conducted by the regulatory agencies. These community contacts identified community development needs as creating additional affordable housing and other support services for low- and moderate-income residents. Small business financing of all types is also cited regularly as a credit need. Financial literacy is needed to combat the effects of predatory lenders. Opportunities are abundant to partner in affordable mortgage programs and first-time homebuyer training, and to provide funding for affordable housing development.

Asheville, NC

Demographic Information for Full Scope Area: Asheville, NC						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	78	2.56	15.38	70.51	11.54	0.00
Population by Geography	369,171	1.22	7.96	80.16	10.66	0.00
Owner-Occupied Housing by Geography	113,739	0.55	6.31	81.77	11.36	0.00
Business by Geography	26,431	2.57	17.07	70.64	9.72	0.00
Farms by Geography	760	0.18	7.88	83.19	8.75	0.00
Family Distribution by Income Level	104,285	17.93	19.21	23.73	39.13	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	38,869	1.80	10.99	81.21	6.00	0.00
Median Family Income		43,692	Median Housing Value		107,606	
HUD Adjusted Median Family Income for 2005		49,600	Unemployment Rate (1990 US Census)		2.32%	
Households Below Poverty Level		11.39%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Asheville AA consists of Buncombe, Haywood, Henderson and Madison Counties in western North Carolina, near the Blue Ridge Mountains. Wachovia operates 14 branches and has a market share of 24% of deposits in the MSA.

The Asheville metro is experiencing strong and stable economic growth. A balance of forces, centered around the area's quality of life amenities, will continue to support this durable pattern. Through the first quarter of 2006, the Asheville metro has participated in 27 straight months of record-setting job levels. Over the year, 5,200 net new jobs have been added. With current total employment of 170,600 and a growth rate of 1.9 percent through the first quarter, Asheville has settled into a pace close to its historic average. Leisure and hospitality, health services, government and education are the major employment sectors, with the first two sectors realizing significant growth in 2006. Unemployment for August 2006 is low at 3.4%, below the state average of 4.7%.

Population growth remains a consistent and stable contributor to the local economy. At no time within the last 35 years has population declined. Estimates indicate moderate growth patterns will continue between 1.5-2.0 percent per year. The Asheville metro is distinct in that more than 90 percent of local population growth is from in-migration, the remaining from births over deaths. Other North Carolina communities supply about 40 percent of the in-migrants. Florida tops the states with the highest number of in-migrants, accounting for about 12 percent of the total. Mild population increases, stable job growth, and comparatively affordable prices have kept the residential housing strong. Unlike other communities, the Asheville market has avoided dramatic price appreciation and the threat of falling prices. Currently, home sales are up 10.3 percent for the year, with the average price up 7.8 percent in 2006 (versus 14% in 2005).

We reviewed community contacts performed by the regulatory agencies, and the City of Asheville's May 2000 Economic Development Strategic Plan to develop a community development profile for Asheville. The contacts indicated banks are community oriented and readily accessible. They also indicated housing needs are being met, but there is some need for small business financing. They cited the strong economy and stable prices as

reasons for low demand for community development services. Therefore the area is considered to have limited community development opportunities.

Raleigh, NC

Demographic Information for Full Scope Area: Raleigh, NC						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	128	5.47	25.00	47.66	21.88	0.00
Population by Geography	797,071	4.19	21.12	51.42	23.27	0.00
Owner-Occupied Housing by Geography	207,558	0.83	15.35	55.79	28.02	0.01
Business by Geography	63,321	1.77	15.87	58.62	23.74	0.00
Farms by Geography	1,924	0.38	21.00	61.80	16.82	0.00
Family Distribution by Income Level	206,764	18.63	17.68	23.21	40.48	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	78,197	4.89	33.20	51.10	10.81	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		61,439 69,800 8.51%	Median Housing Value Unemployment Rate (1990 US Census)	149,033 2.20%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Raleigh-Cary AA and the bank's assessment area consist of Chatham, Durham, Johnston, Orange and Wake Counties. Raleigh is the capital of North Carolina, and one of the nation's fastest growing cities. Wachovia operates 40 branches in the AA and has a 32% market share of deposits.

Nearly 73 percent of Raleigh residents are part of the labor force; the national average is less than 64 percent. The economy is thriving, with 26.4 percent of households earning more than \$75,000 annually, compared to the national average of 22.5 percent. The economy is highly diversified, with major employers in education, technology, medicine, finance, government, retail, and publishing. Raleigh's five-year unemployment average is low at 3.4 percent, compared to the U.S. five-year average of 4.9 percent. By activity type, the Trade, Transportation and Utilities, Professional & Business Services and Education & Health Services Sectors comprise over 55.3 percent of Wake County's total insured employment. The dominance of these three sectors is primarily attributable to Raleigh's central location relative to three large universities and the Research Triangle Park development, and contributes to the county's overall economic stability. By ownership type, 18.62% of employment in Wake County is government versus 81.38% of employment in private industry.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the assessment area. Identified credit needs were affordable housing credit, credit education, housing rehabilitation loans, home improvement and small business loans, particularly to revitalize low- and moderate-income areas. We identified a high level of community development opportunities for participation by local financial institutions, including partnering with local organizations to develop or rehabilitate affordable housing, and to improve financial access to counter predatory lending practices.

Philadelphia, PA

Demographic Information for Full Scope Area: Philadelphia, PA MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	987	12.26	19.45	33.03	33.43	1.82
Population by Geography	3,849,647	12.19	20.88	31.83	34.94	0.16
Owner-Occupied Housing by Geography	997,858	8.68	18.44	33.17	39.71	0.00
Business by Geography	345,637	7.75	14.90	30.70	45.96	0.69
Farms by Geography	5,596	0.87	5.34	34.47	59.29	0.03
Family Distribution by Income Level	970,405	21.98	17.08	20.43	40.51	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	381,626	22.13	30.68	30.28	16.91	0.00
Median Family Income		56,993	Median Housing Value	124,584		
HUD Adjusted Median Family Income for 2005		66,550	Unemployment Rate (1990	3.17%		
Households Below Poverty Level		12.10%	US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Philadelphia AA consists of five Pennsylvania counties: Bucks, Chester, Delaware, Montgomery and Philadelphia. Wachovia has the highest market share in the Philadelphia AA. The multi-state banks with the second through sixth market shares had a combined market share of 36%. The AA is predominately urban with the city of Philadelphia being its economic center. Philadelphia, located in Philadelphia County, is the largest city in the state and the fifth largest city in the U.S. While the AA has experienced growth, the City of Philadelphia continues to lose population and jobs to the suburbs. Chester County is the least industrialized county in the AA and one of the wealthiest counties in the state. Delaware County is the smallest county in the state yet per square mile it is one of the most densely populated. Montgomery County has the highest number of manufacturing workers in the state with biotech and pharmaceutical companies an integral part of the economy. The eastern part of the county bordering Philadelphia is densely populated and has large commercial and industrial districts. Bucks County is one of the fastest growing counties. The heavily populated Lower Bucks County is well developed, with a strong industrial base.

Since Philadelphia is one of the largest cities in the nation, it reflected a widely diversified economy, and has experienced a moderate economic recovery in recent years. The biggest turnaround has been in the region's manufacturing sector. It should be noted, however, that the region lost 45,000 manufacturing jobs from 2001 through 2003. Economic growth is expected to come from the business service industries, health care professions, science, and technology. Major industries in the AA are pharmaceuticals, education, communications, business/financial services and healthcare. Some of the larger employers are the University of Pennsylvania, Merck & Co., Vanguard Group, Inc., Wyeth Pharmaceutical and Research, GlaxoSmithKline, and Comcast Corporation. The September 2006 unemployment rate was 4.9 percent.

We used community contacts conducted by the various federal bank regulatory agencies to aid us in developing our profile of the assessment area. The most pressing identified credit needs included affordable housing loans and downpayment assistance, construction credit,

longer-term amortization of commercial loans, credit education and loans for housing rehabilitation. The level of opportunities for local financial institutions to aid in meeting community development needs is high. Opportunities include working with local government entities and private community development organizations to:

- provide mortgages for first time homebuyers,
- provide bank financing for housing rehabilitation,
- provide working capital and other support for non-profits, and
- provide financing and technical support for small businesses, including minority- and women-owned businesses.

Appendix D: Tables of Performance Data

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Tables of Performance Data

Multistate Metropolitan Areas D-5

- Allentown-Bethlehem-Easton, PA-NJ
- Augusta-Richmond County, GA-SC
- Charlotte-Gastonia-Concord, NC-SC
- Columbus, GA-AL
- Memphis, TN-MS-AR
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Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 2. Geographic Distribution of Home Mortgage Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to

\$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Mortgage Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Home Mortgage Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of

the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2005[^]				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Allentown	100.00	6,965	804,003	1,925	318,806	18	3,008	15	74,467	8,923	1,200,284	100.00
Augusta	100.00	3,761	402,943	889	159,357	12	2,257	7	15,652	4,669	580,209	100.00
Charlotte	100.00	12,365	2,161,615	3,882	704,444	49	7,626	27	282,255	16,323	3,155,940	100.00
Columbus	100.00	1,963	214,202	322	55,189	4	237	14	21,281	2,303	290,909	100.00
Memphis	100.00	720	141,168	98	20,515	1	130	3	38,006	822	199,819	100.00
New York – Wayne	100.00	9,343	2,610,035	5,039	814,389	24	4,185	12	104,241	14,418	3,532,850	100.00
Newark – Union	100.00	8,867	1,966,410	4,905	713,005	29	4,456	10	74,437	13,811	2,758,308	100.00
Washington	100.00	16,108	4,390,646	5,358	850,552	50	6,086	22	172,378	21,538	5,419,662	100.00
[^] Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005												

^{*} Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006, except for Memphis MSA that is November 11, 2004 to June 30, 2006.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown	1,430	100.00	1.17	3.36	16.64	23.15	50.09	43.71	32.10	29.79	3.01	4.94	3.52	3.09	2.52
Augusta	1,788	100.00	3.51	1.29	12.94	6.10	43.57	43.01	27.19	49.05	5.46	5.80	3.46	4.49	7.04
Charlotte	4,821	100.00	1.26	1.24	16.44	9.91	52.37	36.98	29.93	51.86	3.02	4.10	2.96	2.29	3.83
Columbus	838	100.00	2.53	2.27	19.93	10.62	41.02	34.13	36.51	52.86	4.43	2.78	3.99	4.35	4.60
Memphis	399	100.00	5.82	2.26	20.82	8.27	28.58	18.55	44.78	70.93	0.09	0.00	0.14	0.07	0.09
New York – Wayne	2,964	100.00	0.68	0.54	5.27	9.38	13.98	18.18	80.06	71.56	1.41	0.27	1.31	1.61	1.40
Newark – Union	2,189	100.00	3.05	5.30	14.35	14.57	34.65	27.82	47.95	52.31	1.84	1.30	1.43	1.62	2.35
Washington	4,797	100.00	2.19	5.98	16.65	15.84	42.83	37.21	38.33	40.96	0.99	2.20	1.06	0.83	1.07
[^] Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005															

^{*} Based on 2004 Aggregate HMDA data.

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total ^{**}	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown	550	100.00	1.17	2.18	16.64	18.73	50.09	50.18	32.10	28.91	4.01	12.00	6.45	3.89	3.01
Augusta	236	100.00	3.51	3.81	12.94	13.14	56.36	56.36	27.19	26.69	5.79	17.86	7.64	5.39	4.40
Charlotte	389	100.00	1.26	2.57	16.44	14.14	52.37	47.04	29.93	36.25	4.95	10.17	3.65	4.77	5.84
Columbus	104	100.00	2.53	1.92	19.93	21.15	41.02	35.58	36.51	41.35	4.88	10.00	3.36	3.96	6.73
Memphis	8	100.00	5.82	0.00	20.82	37.50	28.58	25.00	44.78	37.50	0.26	0.00	0.00	0.47	0.27
New York – Wayne	1,143	100.00	0.68	0.61	5.27	7.79	13.98	18.46	80.06	73.14	4.31	2.70	4.83	3.92	4.37
Newark – Union	857	100.00	3.05	5.02	14.35	21.00	34.65	38.27	47.95	35.71	3.72	4.26	4.04	3.75	3.49
Washington	1,040	100.00	2.19	2.21	16.65	16.63	42.83	43.46	38.33	37.69	2.35	2.64	2.29	1.95	3.02
[^] Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005															

^{*} Based on 2004 Aggregate HMDA data.

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total ^{**}	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Allentown	4,968	100.00	1.17	1.57	16.64	16.65	50.09	50.68	32.10	31.10	7.80	11.95	8.79	8.41	6.42
Augusta	1,912	100.00	3.51	3.66	12.94	10.36	56.36	47.44	27.19	38.55	7.34	11.16	8.63	6.30	8.40
Charlotte	7,395	100.00	1.26	0.88	16.44	12.14	52.37	46.71	29.93	40.27	6.04	5.82	5.87	5.74	6.54
Columbus	1,206	100.00	2.53	3.15	19.93	14.10	41.02	38.56	36.51	44.20	7.99	18.64	7.83	7.38	8.15
Memphis	411	100.00	5.82	6.08	20.82	20.44	28.58	19.22	44.78	54.26	0.39	0.23	0.27	0.23	0.53
New York – Wayne	5,203	100.00	0.68	0.73	5.27	10.19	13.98	19.72	80.06	69.31	2.19	2.65	2.53	2.32	2.11
Newark – Union	5,806	100.00	3.05	5.56	14.35	17.17	34.65	37.67	47.95	39.60	3.46	4.02	3.29	3.44	3.50
Washington	10,259	100.00	2.19	3.08	16.65	16.30	42.83	41.44	38.33	39.19	1.77	2.25	1.71	1.60	1.99
#Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005															

[^] Based on 2004 Aggregate HMDA data.

^{**} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE METROPOLITAN AREAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]								
MA/Assessment Area :	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total ^{**}	% Multi-Family Units ^{**}	% BANK Loans	% Multi-Family Units ^{***}	% BANK Loans	% Multi-Family Units ^{***}	% BANK Loans	% Multi-Family Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown	17	100.00	7.30	17.65	27.94	29.41	48.77	41.18	15.99	11.76	5.26	5.26	2.04	9.09	0.00
Augusta	2	100.00	13.66	0.00	19.15	50.00	46.88	50.00	20.32	0.00	3.23	0.00	0.00	8.33	0.00
Charlotte	14	100.00	3.38	7.14	25.63	21.43	46.25	42.86	24.73	28.57	3.23	0.00	0.00	4.88	10.00
Columbus	2	100.00	24.76	0.00	25.83	100.00	23.48	0.00	24.21	0.00	0.00	0.00	0.00	0.00	0.00
Memphis	2	100.00	14.57	0.00	29.75	0.00	30.37	50.00	25.32	50.00	0.88	0.00	0.00	0.00	3.85
New York – Wayne	33	100.00	10.09	0.00	21.13	51.52	15.46	21.21	53.31	27.27	1.13	0.00	1.94	1.05	0.83
Newark – Union	15	100.00	25.33	20.00	33.78	40.00	25.60	26.67	15.30	13.33	2.17	1.91	1.83	4.26	0.00
Washington	12	100.00	12.49	16.67	37.59	25.00	28.99	8.33	20.93	50.00	1.97	1.33	1.27	0.00	7.55
[^] Evaluation for Memphis MSA is November 1, 2004 to December 31, 2005															

^{*} Based on 2004 Aggregate HMDA data.

^{**} Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005 [^]															
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown	1,925	100.00	4.17	3.69	18.00	19.01	47.93	43.01	29.90	34.29	5.84	5.88	6.76	5.35	6.08
Augusta	889	100.00	8.30	11.14	15.22	10.12	48.29	38.92	28.19	39.82	4.20	7.04	3.35	3.61	4.79
Charlotte	3,882	100.00	3.85	4.53	21.16	15.77	45.27	38.07	29.55	41.40	4.73	6.05	4.31	4.17	5.48
Columbus	322	100.00	11.11	9.63	22.28	20.81	30.89	22.98	30.97	40.99	2.01	2.50	2.46	0.99	2.25
Memphis	98	100.00	10.76	6.12	19.11	9.18	25.61	11.22	43.68	72.45	0.44	0.40	0.22	0.20	0.62
New York – Wayne	5,039	100.00	3.40	1.05	8.63	9.53	13.89	19.45	72.82	69.62	1.62	0.62	2.12	2.15	1.51
Newark – Union	4,905	100.00	8.43	8.38	16.23	14.50	32.79	34.09	42.55	43.04	4.90	7.45	5.13	4.98	4.47
Washington	5,358	100.00	5.18	3.30	17.07	11.94	36.48	34.47	38.23	48.10	3.51	3.26	2.84	3.01	4.17
^Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005															

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]																
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Allentown	18	100.00	0.66	5.56	6.34	0.00	49.95	27.78	43.05	66.67	6.09	0.00	0.00	3.33	9.80	
Augusta	12	100.00	2.08	0.00	12.48	0.00	58.23	58.33	27.21	41.67	4.14	0.00	0.00	3.26	10.34	
Charlotte	49	100.00	1.03	2.04	12.52	8.16	62.98	51.02	23.41	38.78	10.87	50.00	6.25	8.11	16.36	
Columbus	4	100.00	3.30	25.00	23.08	0.00	30.77	50.00	41.39	25.00	2.78	0.00	0.00	7.14	0.00	
Memphis	1	100.00	3.25	0.00	14.88	0.00	29.13	100.00	52.00	0.00	0.63	0.00	0.00	2.38	0.00	
New York – Wayne	24	100.00	0.59	0.00	2.81	0.00	12.36	12.50	84.10	87.50	3.24	0.00	0.00	1.28	4.74	
Newark – Union	29	100.00	1.03	0.00	6.74	6.90	34.71	48.28	57.51	44.83	11.85	0.00	18.18	17.02	8.33	
Washington	50	100.00	1.13	4.00	13.57	2.00	48.35	32.00	36.77	62.00	8.82	0.00	0.00	5.81	18.37	

[^]Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005

^{*} Based on 2004 Aggregate Small Farm Data.

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005 [^]							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown	1,430	100.00	18.15	10.06	19.05	22.96	23.45	23.45	39.35	43.71	3.19	4.06	3.21	2.71	3.31
Augusta	1,788	100.00	21.74	11.72	16.51	23.44	20.89	22.56	40.86	42.29	6.43	6.27	5.93	5.66	7.39
Charlotte	4,821	100.00	18.81	9.37	18.25	18.36	22.84	20.77	40.10	51.50	3.06	2.77	1.99	2.44	4.30
Columbus	858	100.00	21.75	9.09	17.64	27.27	20.62	24.42	40.00	39.22	5.13	7.78	7.32	4.50	4.08
Memphis	399	100.00	21.84	7.67	16.12	19.86	19.35	21.95	42.68	50.52	0.06	0.12	0.02	0.00	0.11
New York – Wayne	2,964	100.00	19.06	0.88	12.89	6.51	15.31	16.56	52.74	75.96	1.39	1.68	2.23	1.74	1.28
Newark – Union	2,189	100.00	21.89	5.35	16.69	17.85	20.24	26.24	41.18	50.56	1.88	2.94	2.03	1.50	2.00
Washington	4,797	100.00	19.90	7.03	17.51	21.33	21.97	25.99	40.62	45.64	0.90	1.35	0.95	0.66	1.00
[^] Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005															

^{*} Based on 2004 Aggregate HMDA Data.

^{**} As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown	550	100.00	18.15	9.24	19.05	21.07	23.45	26.62	39.35	43.07	4.05	4.92	5.41	3.60	3.44
Augusta	236	100.00	21.74	13.19	16.51	17.87	20.89	25.11	40.86	43.83	6.15	7.14	6.22	5.61	6.19
Charlotte	389	100.00	18.81	10.94	18.25	16.15	22.84	23.96	40.10	48.96	5.83	5.42	4.45	5.18	7.20
Columbus	104	100.00	21.75	10.68	17.64	16.50	20.62	28.16	40.00	44.66	5.21	1.90	4.50	6.11	6.67
Memphis	8	100.00	21.84	0.00	16.12	25.00	28.58	0.00	42.68	75.00	0.26	0.00	0.00	0.00	0.58
New York – Wayne	1,143	100.00	19.06	0.97	12.89	4.15	15.31	12.81	52.74	82.07	4.57	3.26	2.80	4.01	4.96
Newark – Union	857	100.00	21.89	6.02	16.69	19.24	20.24	27.86	41.18	46.87	3.87	2.50	3.96	3.73	4.20
Washington	1,040	100.00	19.90	7.52	17.51	19.04	21.97	27.83	40.62	45.61	2.46	2.35	2.03	2.19	2.92
[^] Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005															

^{*} Based on 2004 Aggregate HMDA Data.

^{**} As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Institution ID: Wachovia Bank, N.A.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Allentown	4,968	100.00	18.15	8.32	19.05	21.56	23.45	30.56	39.35	39.56	9.22	9.48	9.43	9.41	8.88
Augusta	1,735	100.00	21.74	8.00	16.51	15.57	20.89	25.72	40.86	50.72	7.64	7.70	7.41	7.67	7.70
Charlotte	7,141	100.00	18.81	7.58	18.25	18.09	22.84	26.04	40.10	48.29	6.45	5.55	5.50	6.17	7.33
Columbus	1,019	100.00	21.75	6.18	17.64	16.21	20.62	21.58	40.00	56.03	6.78	7.18	6.10	5.70	7.59
Memphis	311	100.00	21.84	2.16	16.12	12.97	19.35	21.08	42.68	63.78	0.09	0.11	0.08	0.08	0.08
New York – Wayne	5,203	100.00	19.06	0.72	12.89	6.69	15.31	18.36	52.74	74.23	2.43	2.14	2.99	2.80	2.29
Newark – Union	5,806	100.00	21.89	6.87	16.69	20.52	20.24	28.71	41.18	43.90	4.03	5.01	3.94	3.80	4.09
Washington	10,259	100.00	19.90	9.44	17.51	21.15	21.97	27.66	40.62	41.75	1.86	2.00	1.63	1.67	2.16

[^]Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005

^{*} Based on 2004 Aggregate HMDA Data.

^{**} As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Allentown	1,925	100.00	71.83	51.05	64.78	15.01	20.21	5.84	5.02
Augusta	889	100.00	72.35	67.46	59.96	16.42	23.62	4.20	3.87
Charlotte	3,882	100.00	69.46	56.06	61.31	15.82	22.87	4.73	4.16
Columbus	322	100.00	69.25	74.73	58.39	21.12	20.40	2.01	1.75
Memphis	98	100.00	67.10	59.38	52.04	18.37	29.59	0.02	0.00
New York – Wayne	5,039	100.00	72.79	56.01	67.69	13.97	18.34	1.62	1.08
Newark – Union	4,905	100.00	74.58	51.23	70.66	12.97	16.37	4.90	3.25
Washington	5,358	100.00	70.86	52.78	70.04	11.93	18.03	3.51	2.48
[^] Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005									

^{*} Based on 2004 Aggregate HMDA Data.

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005[^]									
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Allentown	18	100.00	95.08	46.15	55.56	11.11	33.33	6.09	2.06
Augusta	12	100.00	95.49	77.78	41.67	33.33	25.00	4.14	3.36
Charlotte	49	100.00	94.68	60.61	55.10	22.45	22.45	10.87	5.84
Columbus	4	100.00	90.48	50.00	100.00	0.00	0.00	2.78	0.00
Memphis	1	100.00	93.38	0.00	0.00	100.00	0.00	0.00	0.00
New York – Wayne	24	100.00	94.05	76.47	54.17	16.67	29.17	3.24	2.61
Newark – Union	29	100.00	95.19	33.33	51.72	31.03	17.24	11.85	3.96
Washington	50	100.00	93.57	36.96	68.00	18.00	14.00	8.82	3.03
[^] Evaluation Period for Memphis MSA is November 1, 2004 to December 31, 2005									

^{*} Based on 2004 Aggregate HMDA Data.

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MULTISTATE METROPOLITAN AREAS					Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006[^]				
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Allentown	8	6,832	253	14,116	261	20,947	100.00	1	1,238
Augusta	11	6,526	16	2,697	27	9,223	100.00	0	0
Charlotte	26	39,076	116	18,170	142	57,246	100.00	2	1,272
Columbus	10	4,234	218	4,810	228	9,044	100.00	1	489
Memphis	11	18,176	13	75	24	18,251	100.00	0	0
New York -Wayne	33	73,188	328	54,682	361	127,870	100.00	6	34,482
Newark -Union	18	21,972	154	7,340	172	29,312	100.00	0	0
Washington	28	56,034	679	100,449	707	156,484	100.00	6	19,141

[^]Evaluation Period for Memphis MSA is November 1, 2004 to June 30, 2006

^{*} 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

^{**} 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: MULTISTATE METROPOLITAN AREAS Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006 [^]																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Allentown	100.00	46	100.0	4.35	17.39	54.35	23.91	0	2	0	0	-2	0	3.57	20.22	47.76	28.44
Augusta	100.00	25	100.0	8.00	12.00	44.00	36.00	0	5	-1	0	-2	-2	5.83	14.98	55.87	23.32
Charlotte	100.00	79	100.0	0.00	26.58	39.24	34.18	6	13	0	-1	-5	-1	3.27	21.19	49.77	25.63
Columbus	100.00	17	100.0	5.88	29.41	35.29	23.53	0	2	0	0	0	-2	7.52	25.23	39.10	27.45
Memphis	100.00	7	100.0	0.00	0.00	14.29	85.71	0	0	0	0	0	0	9.78	25.58	28.36	35.81
New York – Wayne	100.00	118	100.0	0.85	14.41	13.56	70.34	20	5	0	3	1	11	7.14	18.09	18.56	56.17
Newark – Union	100.00	89	100.0	5.62	22.47	33.71	38.20	2	4	0	0	-1	-1	10.94	23.40	30.30	35.36
Washington	100.00	124	100.0	8.87	17.74	37.10	32.26	13	20	1	2	-5	-5	6.13	23.44	39.29	31.00
[^] Evaluation Period for Memphis MSA is November 1, 2004 to June 30, 2006																	

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF ALABAMA						Evaluation Period: NOVEMBER 1, 2004 to JUNE 30, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Birmingham MSA	24.75	2,114	348,596	527	111,433	15	2,794	11	73,615	2,667	536,438	29.49
Limited Review:												
Anniston MSA	2.22	161	11,946	76	14,043	0	0	2	696	239	26,685	3.62
Auburn MSA	4.39	403	51,803	67	11,529	2	107	1	2,079	473	65,518	1.95
Baldwin Non-Metro	5.94	423	91,123	204	36,649	13	1,863	0	0	640	129,635	6.37
Cullman – Marshall Non-Metro	3.88	212	22,840	188	26,302	18	2,154	0	0	418	51,296	3.85
Dallas Non-Metro	1.20	62	4,232	59	7,396	8	1,130	0	0	129	12,758	1.06
Decatur MSA	2.93	247	23,977	61	12,968	8	471	0	0	316	37,416	2.30
Dothan MSA	7.40	364	39,338	319	46,911	111	7,391	4	3,102	798	96,742	7.10
East-Central Non-Metro	4.01	268	32,219	151	17,533	12	896	1	1,750	432	52,398	2.99
Fayette – Lamar – Marion Non-Metro	0.83	70	3,804	20	1,941	0	0	0	0	90	5,745	1.35
Florence MSA	1.59	93	8,274	76	16,565	1	100	1	98	171	25,037	1.77
Gadsden MSA	2.26	140	12,398	97	18,099	7	394	0	0	244	30,891	3.60
Huntsville MSA	8.22	686	104,123	186	34,981	8	1,436	6	1,624	886	142,164	10.37
Mobile MSA	10.37	725	105,038	378	77,747	9	1,040	5	26,600	1,117	210,425	7.15
Montgomery MSA	8.96	561	83,130	380	63,376	18	2,507	7	23,061	966	172,074	7.88
Southeastern Non-Metro	7.17	424	32,126	310	39,389	31	4,031	8	507	773	76,053	6.55
Tuscaloosa MSA	3.88	228	49,165	174	27,911	7	828	9	15,872	418	93,776	2.60

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF ALABAMA						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	1,108	31.50	2.24	1.35	22.80	14.35	42.47	35.83	32.49	48.47	0.87	1.48	1.63	0.63	0.90
Limited Review:															
Anniston MSA	43	1.22	3.53	2.33	12.90	2.33	60.73	65.12	22.83	30.23	0.96	2.44	0.57	1.01	0.85
Auburn MSA	243	6.91	1.66	2.88	15.26	9.05	63.50	67.08	19.57	20.99	1.35	3.36	1.74	1.13	1.54
Baldwin Non-Metro	224	6.37	0.00	0.00	1.94	1.34	45.99	24.11	52.07	74.55	0.93	0.00	1.75	0.90	0.93
Cullman – Marshall Non-Metro	76	2.16	0.00	0.00	0.00	0.00	82.86	76.32	17.14	23.68	0.13	0.00	0.00	0.16	0.00
Dallas Non-Metro	15	0.43	9.34	0.00	32.75	6.67	48.09	53.33	9.82	40.00	1.56	0.00	1.04	1.03	3.31
Decatur MSA	162	4.60	1.90	0.62	12.60	14.20	48.84	49.38	36.66	35.80	0.27	0.00	0.00	0.44	0.19
Dothan MSA	149	4.24	0.77	0.00	18.97	10.74	63.26	50.34	17.01	38.93	2.13	0.00	3.03	2.49	1.29
East-Central Non-Metro	97	2.76	0.00	0.00	4.99	3.09	85.16	62.89	9.86	34.02	1.28	0.00	1.08	1.10	2.10
Fayette – Lamar – Marion Non-Metro	18	0.51	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.91	0.00	0.00	2.91	0.00
Florence MSA	46	1.31	1.63	4.35	12.69	15.22	62.06	45.65	23.62	34.78	0.43	0.00	0.56	0.29	0.68
Gadsden MSA	33	0.94	1.57	6.06	17.35	15.15	55.52	51.52	25.56	27.27	0.93	1.00	1.77	0.82	0.65
Huntsville MSA	458	13.02	1.20	0.44	20.78	21.83	47.79	45.20	30.24	32.53	0.66	2.33	1.32	0.46	0.59
Mobile MSA	347	9.86	4.91	1.15	11.89	5.19	51.55	48.99	31.65	44.67	1.08	2.80	1.07	1.01	1.12
Montgomery MSA	248	7.05	4.07	0.40	17.55	5.65	49.52	43.15	28.86	50.81	0.71	0.00	1.02	0.74	0.63
Southeastern Non-Metro	139	3.95	0.00	0.00	17.88	25.18	70.58	65.47	11.54	9.35	2.54	0.00	5.75	3.09	0.44
Tuscaloosa MSA	112	3.18	0.06	0.00	19.03	16.07	54.09	41.07	26.81	42.86	0.42	0.00	1.09	0.30	0.37

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF ALABAMA								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	123	24.95	2.24	1.63	22.80	28.46	42.47	33.33	32.49	36.59	3.88	4.26	4.97	2.81	4.73
Limited Review:															
Anniston MSA	30	6.09	3.53	0.00	12.90	36.67	60.73	56.67	22.83	6.67	9.55	0.00	30.56	8.37	3.08
Auburn MSA	14	2.84	1.66	0.00	15.26	0.00	63.50	92.86	19.57	7.14	3.31	0.00	0.00	4.24	1.67
Baldwin Non-Metro	35	7.10	0.00	0.00	1.94	5.71	45.99	42.86	52.07	51.43	8.21	0.00	33.33	8.62	7.26
Cullman – Marshall Non-Metro	21	4.26	0.00	0.00	0.00	0.00	82.86	80.95	17.14	19.05	12.16	0.00	0.00	11.59	15.38
Dallas Non-Metro	16	3.25	9.34	25.00	32.75	43.75	48.09	25.00	9.82	6.25	10.81	21.05	20.00	5.19	5.88
Decatur MSA	8	1.62	1.90	0.00	12.60	12.50	48.84	62.50	36.66	25.00	3.29	0.00	5.56	4.07	2.04
Dothan MSA	30	6.09	0.77	0.00	18.97	16.67	63.26	53.33	17.01	30.00	6.32	0.00	5.75	5.30	11.39
East-Central Non-Metro	27	5.48	0.00	0.00	4.99	0.00	85.16	85.19	9.86	14.81	3.71	0.00	0.00	3.74	5.08
Fayette – Lamar – Marion Non-Metro	13	2.64	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.50	0.00	0.00	12.50	0.00
Florence MSA	4	0.81	1.63	0.00	12.69	0.00	62.06	75.00	23.62	25.00	1.05	0.00	0.00	1.28	1.09
Gadsden MSA	22	4.46	1.57	0.00	17.35	22.73	55.52	50.00	25.56	27.27	8.18	0.00	10.20	8.15	7.41
Huntsville MSA	21	4.26	1.20	0.00	20.78	4.76	47.79	47.62	30.24	74.62	2.11	0.00	0.51	2.11	3.31
Mobile MSA	31	6.29	4.91	0.00	11.89	3.23	51.55	51.61	31.65	45.16	3.03	0.00	0.81	3.02	4.53
Montgomery MSA	25	5.07	4.07	0.00	17.55	16.00	49.52	32.00	28.86	52.00	2.72	0.00	3.17	1.59	5.22
Southeastern Non-Metro	60	12.17	0.00	0.00	17.88	25.00	70.58	65.00	11.54	10.00	13.82	0.00	20.83	13.73	7.69
Tuscaloosa MSA	13	2.64	0.06	0.00	19.03	30.77	54.09	38.46	26.81	30.77	3.56	0.00	3.75	3.05	4.30

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF ALABAMA						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	876	27.77	2.24	2.05	22.80	20.66	42.47	30.14	32.49	47.15	1.75	2.49	2.53	1.19	1.90
Limited Review:															
Anniston MSA	88	2.79	3.53	1.14	12.90	10.23	60.73	61.36	22.83	27.27	3.27	2.86	4.23	3.44	2.63
Auburn MSA	146	4.63	1.66	0.00	15.26	3.42	63.50	73.29	19.57	23.29	2.67	0.00	1.37	2.93	2.69
Baldwin Non-Metro	164	5.20	0.00	0.00	1.94	1.22	45.99	34.15	52.07	64.63	1.45	0.00	0.00	1.97	1.22
Cullman – Marshall Non-Metro	115	3.65	0.00	0.00	0.00	0.00	82.86	80.00	17.14	20.00	4.28	0.00	0.00	3.80	6.22
Dallas Non-Metro	30	0.95	9.34	10.00	32.75	20.00	48.09	56.67	9.82	13.33	5.61	9.09	5.49	5.08	6.06
Decatur MSA	77	2.44	1.90	0.00	12.60	3.90	48.84	59.74	36.66	36.36	1.03	0.00	0.00	1.47	0.92
Dothan MSA	185	5.87	0.77	1.62	18.97	10.27	63.26	61.62	17.01	26.49	4.98	11.11	4.32	5.17	4.62
East-Central Non-Metro	144	4.57	0.00	0.00	4.99	2.08	85.16	77.78	9.86	20.14	3.51	0.00	3.53	3.56	3.28
Fayette – Lamar – Marion Non-Metro	39	1.24	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	7.46	0.00	0.00	7.46	0.00
Florence MSA	43	1.36	1.63	0.00	12.69	13.95	62.06	65.12	23.62	20.93	0.97	0.00	2.01	0.89	0.77
Gadsden MSA	84	2.66	1.57	0.00	17.35	17.86	55.52	45.24	25.56	36.90	2.86	0.00	5.31	2.37	2.89
Huntsville MSA	205	6.50	1.20	0.49	20.78	22.44	47.79	38.54	30.24	38.54	1.33	2.17	1.72	1.00	1.56
Mobile MSA	346	10.97	4.91	1.45	11.89	10.12	51.55	47.69	31.65	40.75	2.75	2.04	3.42	2.69	2.72
Montgomery MSA	286	9.07	4.07	1.40	17.55	11.89	49.52	42.31	28.86	44.41	1.45	2.75	1.38	1.08	1.92
Southeastern Non-Metro	224	7.10	0.00	0.00	17.88	27.23	70.58	65.63	11.54	7.14	8.82	0.00	16.18	8.84	3.29
Tuscaloosa MSA	102	3.23	0.06	0.00	19.03	14.71	54.09	36.27	26.81	49.02	1.34	0.00	0.94	0.96	2.12

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Institution ID: Wachovia Bank, N.A.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF ALABAMA								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	7	43.75	14.56	0.00	23.25	14.29	31.21	57.14	30.98	28.57	4.26	0.00	3.03	2.94	10.53
Limited Review:															
Anniston MSA	0	0.00	23.26	0.00	20.04	0.00	26.21	0.00	30.50	0.00	0.00	0.00	0.00	0.00	0.00
Auburn MSA	0	0.00	31.36	0.00	8.53	0.00	51.63	0.00	8.47	0.00	0.00	0.00	0.00	0.00	0.00
Baldwin Non-Metro	0	0.00	0.00	0.00	1.00	0.00	7.15	0.00	91.85	0.00	0.00	0.00	0.00	0.00	0.00
Cullman – Marshall Non-Metro	0	0.00	0.00	0.00	0.00	0.00	86.20	0.00	13.80	0.00	0.00	0.00	0.00	0.00	0.00
Dallas Non-Metro	1	6.25	19.20	0.00	17.75	0.00	58.70	100.00	4.35	0.00	50.00	0.00	0.00	100.00	0.00
Decatur MSA	0	0.00	0.55	0.00	32.03	0.00	42.33	0.00	25.09	0.00	0.00	0.00	0.00	0.00	0.00
Dothan MSA	0	0.00	6.60	0.00	15.21	0.00	37.62	0.00	40.58	0.00	0.00	0.00	0.00	0.00	0.00
East-Central Non-Metro	0	0.00	0.00	0.00	6.93	0.00	80.78	0.00	12.29	0.00	0.00	0.00	0.00	0.00	0.00
Fayette – Lamar – Marion Non-Metro	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Florence MSA	0	0.00	0.54	0.00	12.58	0.00	47.60	0.00	39.29	0.00	0.00	0.00	0.00	0.00	0.00
Gadsden MSA	1	6.25	3.45	0.00	19.24	0.00	50.51	0.00	26.80	100.00	16.67	0.00	0.00	0.00	100.00
Huntsville MSA	2	12.50	10.43	0.00	44.68	50.00	27.32	0.00	17.57	50.00	5.88	0.00	5.26	0.00	14.29
Mobile MSA	1	6.25	6.92	0.00	14.06	0.00	46.74	100.00	32.28	0.00	5.26	0.00	0.00	10.00	0.00
Montgomery MSA	2	12.50	16.74	0.00	13.57	0.00	33.19	100.00	36.50	0.00	0.00	0.00	0.00	0.00	0.00
Southeastern Non-Metro	1	6.25	0.00	0.00	23.38	100.00	54.79	0.00	21.83	0.00	0.00	0.00	0.00	0.00	0.00
Tuscaloosa	1	6.25	4.18	0.00	39.52	0.00	42.82	100.00	13.48	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF ALABAMA		Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography							
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full Review:																		
Birmingham MSA	527	16.10	12.12	8.35	18.33	17.08	35.53	26.38	34.01	48.20	1.58	1.54	1.81	1.31	1.72			
Limited Review:																		
Anniston MSA	76	2.32	4.99	0.00	31.39	38.16	44.13	36.84	19.49	25.00	2.78	0.00	4.52	2.12	2.93			
Auburn MSA	67	2.05	13.50	4.48	10.56	5.97	64.27	77.61	11.68	11.94	2.28	1.57	1.44	2.87	1.31			
Baldwin Non-Metro	204	6.23	0.00	0.00	2.12	1.47	36.69	23.04	61.20	75.49	3.46	0.00	6.98	2.19	3.95			
Cullman – Marshall Non-Metro	188	5.74	0.00	0.00	0.00	0.00	79.09	75.53	20.91	24.47	6.13	0.00	0.00	5.93	6.73			
Dallas Non-Metro	59	1.80	25.90	6.78	34.42	20.34	34.29	64.41	5.39	8.47	7.13	3.48	4.56	9.97	6.17			
Decatur MSA	61	1.86	2.23	0.00	27.09	9.84	43.63	44.26	27.06	45.90	1.94	0.00	0.76	2.08	2.85			
Dothan MSA	319	9.75	8.85	5.02	23.15	18.50	43.38	35.42	24.62	41.07	7.54	3.62	7.93	6.34	10.76			
East-Central Non-Metro	151	4.61	0.00	0.00	2.59	1.99	84.65	78.81	12.76	19.21	5.43	0.00	5.08	5.25	5.60			
Fayette – Lamar – Marion Non-Metro	20	0.61	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.96	0.00	0.00	2.10	0.00			
Florence MSA	76	2.32	1.85	0.00	23.18	21.05	51.24	35.53	23.73	43.42	2.14	0.00	2.40	2.10	0.00			
Gadsden MSA	97	2.96	4.07	4.12	17.46	12.37	54.37	59.79	24.09	23.71	4.03	4.94	4.48	4.52	2.93			
Huntsville MSA	186	5.68	11.60	15.05	23.67	16.67	39.48	30.65	25.25	37.63	1.59	2.49	1.49	1.24	1.84			
Mobile MSA	378	11.55	9.13	10.05	11.57	7.14	50.29	42.33	29.00	40.48	3.29	4.49	2.45	2.86	3.57			
Montgomery MSA	380	11.61	14.76	13.16	14.78	9.74	38.46	21.84	32.00	55.26	3.83	4.42	3.57	2.29	5.24			
Southeastern Non-Metro	310	9.47	0.00	0.00	29.03	26.77	61.36	66.13	9.61	7.10	8.95	0.00	8.72	10.38	4.59			
Tuscaloosa MSA	174	5.32	3.56	1.15	35.67	42.53	39.41	30.46	21.36	25.86	2.81	3.45	3.83	2.11	2.75			

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF ALABAMA						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006						
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	15	5.60	3.09	0.00	15.45	26.67	47.37	6.67	34.09	66.67	4.18	0.00	4.76	0.51	15.38
Limited Review:															
Anniston MSA	0	0.00	2.34	0.00	10.94	0.00	70.31	0.00	16.41	0.00	0.00	0.00	0.00	0.00	0.00
Auburn MSA	2	0.75	3.79	50.00	19.70	0.00	53.79	50.00	22.73	0.00	10.53	50.00	0.00	9.09	0.00
Baldwin Non-Metro	13	4.85	0.00	0.00	0.37	0.00	56.51	38.46	43.12	61.54	16.46	0.00	0.00	13.16	21.62
Cullman – Marshall Non-Metro	18	6.72	0.00	0.00	0.00	0.00	86.49	94.44	13.51	5.56	9.96	0.00	0.00	10.27	8.11
Dallas Non-Metro	8	2.99	4.65	0.00	45.35	37.50	40.70	25.00	9.30	37.50	8.51	0.00	5.08	8.33	37.50
Decatur MSA	8	2.99	0.62	0.00	8.64	0.00	62.96	87.50	27.78	12.50	12.31	0.00	0.00	13.73	7.69
Dothan MSA	111	41.42	1.18	0.00	28.13	11.71	62.17	88.29	8.51	0.00	52.61	0.00	30.95	61.64	0.00
East-Central Non-Metro	12	4.48	0.00	0.00	0.82	0.00	93.47	100.00	5.71	0.00	4.58	0.00	0.00	4.71	0.00
Fayette – Lamar – Marion Non-Metro	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Florence MSA	1	0.37	0.46	0.00	10.50	0.00	72.15	0.00	16.89	100.00	1.01	0.00	0.00	0.00	8.33
Gadsden MSA	7	2.61	1.00	0.00	11.00	0.00	64.00	100.00	24.00	0.00	20.59	0.00	0.00	28.00	0.00
Huntsville MSA	8	2.99	4.55	0.00	18.34	0.00	57.47	87.50	19.64	12.50	2.79	0.00	0.00	4.29	0.00
Mobile MSA	9	3.36	3.86	0.00	5.93	0.00	55.79	44.44	34.42	55.56	8.74	0.00	0.00	7.02	14.71
Montgomery MSA	18	6.72	3.50	5.56	14.00	5.56	52.50	55.56	30.00	33.33	9.78	11.11	2.08	12.20	14.29
Southeastern Non-Metro	31	11.57	0.00	0.00	24.00	29.03	67.50	67.74	8.50	3.23	10.13	0.00	12.33	10.19	3.33
Tuscaloosa MSA	7	2.61	0.00	0.00	17.50	0.00	53.00	28.57	29.50	71.43	12.96	0.00	0.00	6.67	27.78

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF ALABAMA								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	1,108	31.50	21.63	12.26	17.45	28.00	20.35	19.59	40.57	40.14	0.36	0.48	0.20	0.25	0.48
Limited Review:															
Anniston MSA	43	1.22	21.38	13.89	17.28	19.44	22.33	22.22	39.02	44.44	0.89	1.22	0.41	0.40	1.43
Auburn MSA	243	6.91	22.63	14.08	16.19	23.00	21.71	25.82	39.47	37.09	0.88	1.45	0.52	0.83	0.98
Baldwin Non-Metro	224	6.37	12.51	2.79	12.87	9.50	20.44	10.61	54.19	77.09	0.71	1.45	0.80	0.26	0.78
Cullman – Marshall Non-Metro	76	2.16	17.92	13.04	16.57	20.29	22.84	21.74	42.67	44.93	3.55	2.47	1.77	2.81	5.30
Dallas Non-Metro	15	0.43	34.77	20.00	14.50	20.00	16.52	26.67	34.21	33.33	2.25	5.41	1.15	1.96	2.33
Decatur MSA	162	4.60	19.26	22.29	17.68	29.94	20.67	26.11	42.38	21.66	0.27	0.00	0.00	0.43	0.42
Dothan MSA	149	4.24	22.54	6.34	16.66	14.79	20.37	33.10	40.44	45.77	2.44	3.68	2.06	3.42	1.92
East-Central Non-Metro	97	2.76	20.70	5.81	17.26	20.93	21.95	20.93	40.08	52.33	1.39	3.03	1.47	0.85	1.44
Fayette –Lamar – Marion Non-Metro	18	0.51	21.86	16.67	19.23	16.67	23.27	16.67	35.63	50.00	4.52	10.71	3.49	2.15	5.60
Florence MSA	46	1.31	20.71	0.00	17.86	29.27	21.57	29.27	39.86	41.46	0.39	0.00	0.00	0.47	0.67
Gadsden MSA	33	0.94	20.74	14.81	17.98	18.52	20.65	22.22	40.62	44.44	0.87	1.35	0.28	0.61	1.24
Huntsville MSA	458	13.02	20.95	20.05	17.69	30.96	20.94	17.77	40.42	31.22	0.34	0.39	0.32	0.16	0.45
Mobile MSA	347	9.86	23.72	5.80	15.74	29.35	19.93	22.53	40.61	42.32	0.72	1.29	0.60	0.69	0.71
Montgomery MSA	248	7.05	21.90	10.58	17.04	22.75	20.99	17.46	40.07	49.21	0.35	0.43	0.30	0.12	0.49
Southeastern Non-Metro	139	3.95	21.27	9.16	17.35	18.32	21.03	23.66	40.35	48.85	3.00	6.04	3.18	2.48	2.94
Tuscaloosa MSA	112	3.18	19.93	4.08	16.73	11.22	20.03	26.53	43.30	58.16	0.22	0.87	0.00	0.16	0.27

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF ALABAMA								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	123	24.95	21.63	13.82	17.45	22.76	20.35	26.02	40.57	37.40	4.03	3.47	3.73	4.03	4.53
Limited Review:															
Anniston MSA	30	6.09	21.38	23.33	17.28	23.33	22.33	40.00	39.02	13.33	9.58	17.07	9.33	14.46	3.51
Auburn MSA	14	2.84	22.63	14.29	16.19	21.43	21.71	28.57	39.47	35.71	3.36	4.44	1.43	3.16	4.27
Baldwin Non-Metro	35	7.10	12.51	11.43	12.87	11.43	20.44	28.57	54.19	48.57	8.50	9.38	7.55	12.20	7.30
Cullman – Marshall Non-Metro	21	4.26	17.92	9.52	16.57	9.52	22.84	28.57	42.67	52.38	12.27	8.51	4.65	13.01	16.48
Dallas Non-Metro	16	3.25	34.77	25.00	14.50	31.25	16.52	25.00	34.21	18.75	11.03	11.43	13.89	15.38	6.25
Decatur MSA	8	1.62	19.26	12.50	17.68	12.50	20.67	25.00	42.38	50.00	3.35	2.70	1.85	2.74	5.33
Dothan MSA	30	6.09	22.54	20.00	16.66	26.67	20.37	13.33	40.44	40.00	6.44	8.96	8.16	3.70	6.22
East-Central Non-Metro	27	5.48	20.70	18.52	17.26	14.81	21.95	25.93	40.08	40.74	3.84	4.40	2.96	3.89	4.11
Fayette – Lamar – Marion Non-Metro	13	2.64	21.86	30.77	19.23	15.38	23.27	23.08	35.63	30.77	12.62	25.00	11.11	9.09	11.11
Florence MSA	4	0.81	20.71	0.00	17.86	50.00	21.57	25.00	39.86	25.00	1.08	0.00	2.30	1.11	0.78
Gadsden MSA	22	4.46	20.74	18.18	17.98	22.73	20.65	9.09	40.62	50.00	8.27	12.50	8.33	3.17	9.91
Huntsville MSA	21	4.26	20.95	0.00	17.69	9.52	20.94	47.62	40.42	42.86	2.18	0.00	0.88	4.18	2.47
Mobile MSA	31	6.29	23.72	9.68	15.74	19.35	19.93	22.58	40.61	48.39	3.11	2.54	2.42	2.70	4.02
Montgomery MSA	25	5.07	21.90	12.50	17.04	33.33	20.99	8.33	40.07	45.83	2.79	2.40	3.46	0.89	3.94
Southeastern Non-Metro	60	12.17	21.27	16.67	17.35	20.00	21.03	23.33	40.35	40.00	13.86	24.39	15.38	13.46	11.43
Tuscaloosa MSA	13	2.64	19.93	7.69	16.73	46.15	20.03	23.08	43.30	23.08	3.72	2.86	7.46	4.11	2.03

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF ALABAMA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham MSA	1,802	29.15	21.63	9.19	17.45	17.88	20.35	21.15	40.57	51.79	3.76	2.71	2.76	3.10	4.89
Limited Review:															
Anniston MSA	166	2.69	21.38	6.71	17.28	15.85	60.73	29.27	39.02	48.17	4.22	3.33	3.75	4.51	4.39
Auburn MSA	228	3.69	22.63	3.23	16.19	14.75	63.50	26.73	39.47	55.30	5.29	1.27	4.26	6.15	5.94
Baldwin Non-Metro	364	5.89	12.51	1.52	12.87	10.00	45.99	23.33	54.19	65.15	5.69	3.76	4.97	6.81	5.56
Cullman – Marshall Non-Metro	262	4.24	17.92	4.78	16.57	13.55	82.86	21.12	42.67	60.56	5.00	3.59	4.02	3.09	6.67
Dallas Non-Metro	69	1.12	34.77	8.70	14.50	5.80	48.09	18.84	34.21	66.67	9.80	10.00	6.90	6.09	12.82
Decatur MSA	132	2.14	19.26	8.06	17.68	23.39	48.84	23.39	42.38	45.16	3.43	2.86	3.35	2.74	4.12
Dothan MSA	395	6.39	22.54	10.88	16.66	15.38	63.26	18.04	40.44	55.70	9.25	12.02	9.02	5.61	10.64
East-Central Non-Metro	294	4.76	20.70	3.17	17.26	14.44	85.16	21.48	40.08	60.92	5.65	3.53	6.37	4.21	6.35
Fayette – Lamar – Marion Non-Metro	93	1.50	21.86	5.38	19.23	15.05	100.00	23.66	35.63	55.91	9.11	9.09	9.43	8.79	9.19
Florence MSA	86	1.39	20.71	7.50	17.86	18.75	62.06	20.00	39.86	53.75	1.61	0.67	1.47	1.02	2.33
Gadsden MSA	153	2.48	20.74	8.61	17.98	19.21	55.52	21.19	40.62	50.99	3.73	3.60	3.76	2.73	4.35
Huntsville MSA	452	7.31	20.95	9.05	17.69	13.94	47.79	20.05	40.42	56.97	3.58	2.86	2.43	2.78	4.78
Mobile MSA	636	10.29	23.72	6.15	15.74	18.11	51.55	21.43	40.61	54.32	4.96	3.86	3.63	4.45	6.16
Montgomery MSA	419	6.78	21.90	7.18	17.04	14.36	49.52	22.93	40.07	55.52	3.44	2.70	1.91	3.65	4.20
Southeastern Non-Metro	433	7.00	21.30	9.00	17.30	14.20	70.60	20.00	40.40	56.80	11.50	18.10	12.10	10.10	11.20
Tuscaloosa MSA	197	3.19	19.93	2.14	16.73	13.37	54.09	20.32	43.30	64.17	3.27	0.82	2.17	2.42	4.52

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF ALABAMA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area :	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Birmingham MSA	1,230	16.71	70.80	57.27	56.34	19.19	24.47	2.25	2.15
Limited Review:									
Anniston MSA	214	2.91	70.28	63.28	57.01	22.43	20.56	5.56	6.00
Auburn MSA	126	1.71	71.11	80.43	57.94	19.05	23.02	2.12	2.78
Baldwin Non-Metro	499	6.78	74.63	71.08	53.11	24.65	22.24	5.34	7.25
Cullman – Marshall Non-Metro	470	6.39	72.90	75.70	62.55	20.00	17.45	6.13	7.06
Dallas Non-Metro	154	2.09	69.46	85.22	68.83	18.83	12.34	9.60	11.56
Decatur MSA	134	1.82	69.68	72.45	45.52	29.85	24.63	2.38	2.74
Dothan MSA	596	8.10	69.79	77.02	65.44	15.44	19.13	6.89	9.76
East-Central Non-Metro	318	4.32	72.20	72.93	64.15	25.47	10.38	4.89	7.46
Fayette – Lamar – Marion Non-Metro	48	0.65	70.98	79.49	72.92	18.75	8.33	2.72	3.72
Florence MSA	147	2.00	71.44	58.33	53.06	23.81	23.13	2.09	2.25
Gadsden MSA	245	3.33	71.42	69.11	60.00	21.22	18.78	6.06	6.86
Huntsville MSA	451	6.13	71.82	67.96	55.43	19.96	24.61	2.37	2.63
Mobile MSA	845	11.48	68.72	57.12	51.95	20.71	27.34	4.35	4.35
Montgomery MSA	926	12.58	66.82	56.71	55.94	22.89	21.17	5.61	6.15
Southeastern Non-Metro	580	7.88	69.57	79.09	66.03	21.90	12.07	8.33	10.87
Tuscaloosa MSA	378	5.14	70.45	65.02	52.91	23.81	23.28	3.55	3.73

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Geography: STATE OF ALABAMA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Birmingham MSA	27	4.27	93.61	90.00	48.15	37.04	14.81	3.34	3.53
Limited Review:									
Anniston MSA	0	0.00	94.53	0.00	0.00	0.00	0.00	0.00	0.00
Auburn MSA	2	0.32	95.45	100.00	100.00	0.00	0.00	0.00	0.00
Baldwin Non-Metro	29	4.59	90.71	85.00	41.38	37.93	20.69	15.09	13.40
Cullman – Marshall Non-Metro	44	6.96	94.10	100.00	61.36	20.45	18.18	9.96	10.20
Dallas Non-Metro	16	2.53	94.19	100.00	56.25	37.50	6.25	8.33	8.51
Decatur MSA	12	1.90	96.30	100.00	66.67	25.00	8.33	3.81	4.26
Dothan MSA	277	43.83	97.87	96.03	84.48	8.66	6.86	47.98	49.21
East-Central Non-Metro	37	5.85	95.10	100.00	72.97	24.32	2.70	8.87	9.05
Fayette – Lamar – Marion Non-Metro	0	0.00	96.91	0.00	0.00	0.00	0.00	0.00	0.00
Florence MSA	1	0.16	95.89	0.00	100.00	0.00	0.00	0.00	0.00
Gadsden MSA	15	2.37	98.00	100.00	93.33	6.67	0.00	22.22	22.86
Huntsville MSA	10	1.58	95.29	50.00	20.00	50.00	30.00	0.76	0.28
Mobile MSA	9	1.42	92.88	50.00	44.44	44.44	11.11	0.00	0.00
Montgomery MSA	22	3.48	92.50	46.15	45.45	45.45	9.09	2.58	2.92
Southeastern Non-Metro	121	19.15	95.50	96.33	71.90	19.83	8.26	23.56	24.44
Tuscaloosa MSA	10	1.58	96.50	83.33	40.00	50.00	10.00	5.77	6.12

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF ALABAMA				Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Birmingham MSA	18	15,639	68	6,728	86	22,367	44.57	3	18,050
Limited Review:									
Anniston MSA	9	2,051	3	31	12	2,082	4.15	0	0
Auburn MSA	5	53	4	15	9	68	0.14	0	0
Baldwin Non-Metro	4	2,062	3	110	7	2,172	4.33	0	0
Cullman – Marshall Non-Metro	3	63	3	110	6	173	0.34	0	0
Dallas Non-Metro	4	1,287	5	17	9	1,305	2.60	0	0
Decatur MSA	9	972	4	40	13	1,011	2.02	0	0
Dothan MSA	9	365	12	105	21	470	0.94	0	0
East-Central Non-Metro	3	47	2	3	5	50	0.10	0	0
Fayette – Lamar – Marion Non-Metro	4	1,841	5	119	9	1,960	3.91	0	0
Florence MSA	8	61	7	292	15	353	0.70	0	0
Gadsden MSA	9	1,070	5	50	14	1,120	2.23	0	0
Huntsville MSA	9	2,329	7	186	16	2,515	5.01	0	0
Mobile MSA	10	3,230	43	269	53	3,499	6.97	0	0
Montgomery MSA	13	5,024	4	71	17	5,095	10.15	0	0
Southeastern Non-Metro	4	954	1	2,395	5	3,350	6.67	0	0
Tuscaloosa MSA	11	2,444	7	150	18	2,594	5.17	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF ALABAMA Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Birmingham MSA	29.49	42	27.45	11.90	19.05	28.57	40.48	1	2	-1	0	0	0	5.09	25.37	39.85	29.69
Limited Review:																	
Anniston MSA	3.62	5	3.27	0.00	60.00	40.00	0.00	1	1	0	0	0	0	6.64	14.79	56.73	21.84
Auburn MSA	1.95	4	2.61	25.00	0.00	50.00	25.00	0	0	0	0	0	0	8.83	13.62	60.91	16.65
Baldwin Non-Metro	6.37	7	4.58	0.00	0.00	14.29	85.71	1	1	0	0	0	0	0.00	2.65	44.76	52.59
Cullman – Marshall Non-Metro	3.85	8	5.23	0.00	0.00	87.50	12.50	0	0	0	0	0	0	0.00	0.00	83.99	16.01
Dallas Non-Metro	1.06	2	1.31	50.00	0.00	50.00	0.00	0	0	0	0	0	0	15.92	34.62	41.90	7.56
Decatur MSA	2.30	3	1.96	0.00	66.67	33.33	0.00	0	0	0	0	0	0	2.82	17.07	46.98	33.13
Dothan MSA	7.10	11	7.19	9.09	18.18	36.36	36.36	0	0	0	0	0	0	2.09	19.77	60.78	17.36
East-Central Non-Metro	2.99	7	4.58	0.00	14.29	57.14	28.57	0	0	0	0	0	0	0.00	5.98	85.03	8.99
Fayette – Lamar – Marion Non-Metro	1.35	4	2.61	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Florence MSA	1.77	4	2.61	0.00	50.00	50.00	0.00	0	0	0	0	0	0	2.58	14.47	60.06	22.88
Gadsden MSA	3.60	5	3.27	20.00	20.00	40.00	20.00	0	0	0	0	0	0	2.43	20.00	53.96	23.61
Huntsville MSA	10.37	8	5.23	0.00	37.50	25.00	37.50	0	0	0	0	0	0	3.50	25.68	44.04	26.78
Mobile MSA	7.15	12	7.84	0.00	8.33	58.33	33.33	1	1	0	0	0	0	9.29	14.08	48.87	27.77
Montgomery MSA	7.88	13	8.50	15.38	0.00	23.08	61.54	2	1	0	0	1	0	7.26	18.70	49.04	25.00
Southeastern Non-Metro	6.55	13	8.50	0.00	46.15	53.85	0.00	0	0	0	0	0	0	0.00	19.76	68.49	11.75
Tuscaloosa MSA	2.60	5	3.27	0.00	40.00	20.00	40.00	0	0	0	0	0	0	1.18	27.97	49.26	21.59

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF CONNECTICUT												
Evaluation Period: JULY 1, 2003 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Bridgeport MSA	37.26	3,565	1,214,995	1,653	245,681	9	1,271	4	11,600	5,231	1,473,547	42.65
Limited Review:												
Hartford MSA	19.55	2,294	396,764	439	72,125	6	390	6	14,941	2,745	484,220	18.29
Litchfield Non-Metro	5.00	550	97,670	152	22,380	0	0	0	0	702	120,050	3.08
New Haven MSA	38.19	4,002	547,096	1,346	180,934	7	544	6	6,084	5,361	734,658	35.98

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF CONNECTICUT										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Bridgeport MSA	1,067	30.71	3.34	3.37	16.53	16.96	39.53	31.87	40.60	47.80	1.80	0.62	1.10	1.64	2.71	
Limited Review:																
Hartford MSA	1,148	33.05	2.66	4.62	9.70	12.89	53.84	56.45	33.80	26.05	1.99	1.56	1.94	2.21	1.72	
Litchfield Non-Metro	176	5.07	0.00	0.00	4.21	1.14	62.74	64.20	33.05	34.66	1.74	0.00	0.00	1.79	2.00	
New Haven MSA	1,083	31.17	3.04	5.63	12.33	19.67	52.39	49.77	32.24	24.93	2.25	1.80	2.24	2.23	2.43	

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF CONNECTICUT								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport MSA	329	41.59	3.34	2.74	16.53	17.93	39.53	40.43	40.60	38.91	4.00	1.48	3.32	4.36	4.55
Limited Review:															
Hartford MSA	135	17.07	2.66	3.70	9.70	5.93	53.84	60.74	33.80	29.63	1.03	0.95	0.85	0.81	1.57
Litchfield Non-Metro	24	3.03	0.00	0.00	4.21	0.00	62.74	58.33	33.05	41.67	0.82	0.00	0.00	0.88	0.78
New Haven MSA	303	38.31	3.04	3.63	12.33	15.51	52.39	46.20	32.24	34.65	2.59	1.76	2.66	2.45	2.91

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF CONNECTICUT								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport MSA	2,167	35.38	3.34	3.23	16.53	15.41	39.53	41.62	40.60	39.73	2.55	1.16	1.86	3.09	2.62
Limited Review:															
Hartford MSA	1,008	16.46	2.66	3.27	9.70	10.02	53.84	56.94	33.80	29.76	1.20	0.97	0.95	1.22	1.29
Litchfield Non-Metro	348	5.68	0.00	0.00	4.21	1.44	62.74	53.16	33.05	45.40	1.91	0.00	1.06	1.55	2.67
New Haven MSA	2,602	42.48	3.04	3.23	12.33	14.95	52.39	55.27	32.24	26.56	3.67	1.81	3.54	4.04	3.37

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF CONNECTICUT								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport MSA	2	9.52	20.80	50.00	42.87	50.00	29.03	0.00	7.31	0.00	1.74	2.04	2.22	0.00	0.00
Limited Review:															
Hartford MSA	3	14.29	29.21	33.33	19.91	0.00	39.94	66.67	10.94	0.00	1.29	1.59	0.00	2.44	0.00
Litchfield Non-Metro	2	9.52	0.00	0.00	10.71	0.00	70.82	100.00	18.47	0.00	4.55	0.00	0.00	8.33	0.00
New Haven MSA	14	66.67	20.52	14.29	29.27	35.71	42.05	28.57	8.16	21.43	5.32	4.35	4.48	4.76	16.67

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF CONNECTICUT								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport MSA	1,653	46.04	9.02	8.35	19.30	17.30	35.04	37.33	36.65	37.02	3.28	3.31	3.23	3.44	3.13
Limited Review:															
Hartford MSA	439	12.23	11.25	13.90	12.60	7.29	48.66	56.72	27.20	22.10	0.89	1.54	0.56	1.01	0.64
Litchfield Non-Metro	152	4.23	0.00	0.00	7.54	3.29	62.77	51.32	29.69	45.39	1.39	0.00	0.71	1.14	1.97
New Haven MSA	1,346	37.49	8.99	4.61	18.06	17.46	43.19	41.60	29.73	36.33	3.51	2.58	3.99	3.31	3.71

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF CONNECTICUT								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport MSA	9	40.91	4.08	0.00	12.97	22.22	36.15	0.00	46.79	77.78	6.02	0.00	5.88	0.00	10.26
Limited Review:															
Hartford MSA	6	27.27	1.40	0.00	6.37	0.00	52.53	16.67	39.70	83.33	2.47	0.00	0.00	0.00	7.41
Litchfield Non-Metro	0	0.00	0.00	0.00	0.75	0.00	56.74	0.00	42.51	0.00	0.00	0.00	0.00	0.00	0.00
New Haven MSA	7	31.82	1.92	28.57	9.01	0.00	43.03	28.57	45.91	42.86	5.26	33.33	0.00	5.26	4.35

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF CONNECTICUT										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Bridgeport MSA	1,067	30.71	21.47	6.39	17.18	15.97	19.56	19.74	41.79	57.91	1.75	1.99	1.42	1.02	2.29	
Limited Review:																
Hartford MSA	1,148	33.05	20.67	17.37	17.53	34.55	23.07	23.13	38.73	24.95	2.08	3.50	2.56	1.67	1.60	
Litchfield Non-Metro	176	5.07	13.93	13.87	17.11	20.44	25.72	27.01	43.24	38.69	1.47	2.42	1.47	1.28	1.46	
New Haven MSA	1,083	31.17	20.82	13.30	17.33	31.49	22.55	23.72	39.30	31.49	2.35	4.52	2.41	2.02	2.19	

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF CONNECTICUT								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport MSA	329	41.59	21.47	5.30	17.18	21.18	19.56	26.79	41.79	46.73	4.21	2.55	3.84	4.39	4.85
Limited Review:															
Hartford MSA	135	17.07	20.67	5.19	17.53	14.81	23.07	34.07	38.73	45.93	1.06	0.56	0.86	1.21	1.26
Litchfield Non-Metro	24	3.03	13.93	4.17	17.11	12.50	25.72	50.00	43.24	33.33	0.87	1.56	1.55	0.78	0.35
New Haven MSA	303	38.31	20.82	5.67	17.33	21.67	22.55	31.33	39.30	41.33	2.63	1.80	2.48	2.91	2.70

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF CONNECTICUT						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport MSA	2,167	35.38	21.47	8.20	17.18	18.49	19.56	24.82	41.79	48.50	2.68	2.00	2.24	2.69	3.08
Limited Review:															
Hartford MSA	1,008	16.46	20.67	7.58	17.53	24.32	23.07	28.62	38.73	39.48	1.28	1.02	1.11	1.24	1.56
Litchfield Non-Metro	348	5.68	13.93	3.50	17.11	17.83	25.72	28.03	43.24	50.64	1.98	1.10	1.93	1.89	2.30
New Haven MSA	2,602	42.48	20.82	7.84	17.33	23.71	22.55	29.94	39.30	38.52	4.02	3.69	3.76	4.03	4.30

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: STATE OF CONNECTICUT Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Bridgeport MSA	1,653	46.04	75.66	57.77	71.57	12.83	15.61	3.28	2.31
Limited Review:									
Hartford MSA	439	12.23	71.98	48.03	60.82	20.73	18.45	0.89	0.76
Litchfield Non-Metro	152	4.23	79.81	65.66	69.74	16.45	13.82	1.39	1.50
New Haven MSA	1,346	37.49	74.88	55.92	71.92	13.37	14.71	3.51	3.38

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Geography: STATE OF CONNECTICUT Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Bridgeport MSA	9	40.91	94.53	75.00	77.78	0.00	22.22	6.02	5.08
Limited Review:									
Hartford MSA	6	27.27	94.25	50.00	100.00	0.00	0.00	2.47	1.72
Litchfield Non-Metro	0	0.00	97.94	0.00	0.00	0.00	0.00	0.00	0.00
New Haven MSA	7	31.82	93.03	20.00	71.43	28.57	0.00	5.26	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
					Geography: STATE OF CONNECTICUT			Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006	
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Bridgeport MSA	8	5,021	113	5,910	121	10,931	28.50	1	11,147
Limited Review:									
Hartford MSA	10	4,475	315	324	325	4,798	12.51	1	120
Litchfield Non-Metro	2	225	22	61	24	286	0.75	0	0
New Haven MSA	10	21,436	159	908	169	22,344	58.25	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: STATE OF CONNECTICUT				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population										
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
Full Review:																								
Bridgeport MSA	42.65	35	45.45	2.86	20.00	45.71	31.43	1	1	0	-1	1	0	10.24	22.80	33.16	33.80							
Limited Review:																								
Hartford MSA	18.29	8	10.39	50.00	0.00	50.00	0.00	0	0	0	0	0	0	10.85	14.28	47.71	27.07							
Litchfield Non-Metro	3.08	3	3.90	0.00	0.00	33.33	66.67	0	0	0	0	0	0	0.00	6.20	62.58	31.23							
New Haven MSA	35.98	31	40.26	3.23	29.03	51.61	16.13	0	5	-1	0	-2	-2	9.45	19.46	45.77	25.31							

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF FLORIDA						Evaluation Period: JULY 1, 2003 to JUNE 30, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Miami MD	10.62	5,989	1,360,096	3,789	654,680	15	2,217	28	196,979	9,821	2,123,972	12.94
Orlando MSA	10.30	6,391	1,071,312	3,095	506,798	36	3,436	9	38,969	9,531	1,640,515	7.79
Limited Review:												
Cape Coral – Fort Myers MSA	4.34	3,242	506,247	757	119,142	11	785	4	23,895	4,014	650,069	3.75
Citrus Non-Metro	0.30	261	30,159	21	1,827	0	0	0	0	282	31,986	0.17
Daytona Beach MSA	3.69	2,637	366,574	775	104,701	4	286	2	10,545	3,418	482,106	3.49
Desoto Non-Metro	0.07	55	5,926	10	704	2	50	0	0	67	6,680	0.08
Flagler Non-Metro	0.64	538	99,875	54	6,169	1	25	0	0	593	106,069	0.47
Fort Lauderdale MD	10.85	6,782	1,415,551	3,227	492,928	24	4,044	9	63,641	10,042	1,976,164	14.17
Fort Pierce MSA	2.58	1,821	336,161	543	82,003	15	2,317	3	24,875	2,382	445,356	1.94
Fort Walton MSA	0.40	297	79,738	69	11,281	2	50	1	11,000	369	102,069	0.30
Gainesville MSA	1.03	650	92,550	296	48,288	5	300	5	37,495	956	178,633	1.17
Highlands Non-Metro	0.56	419	35,737	95	7,393	5	1,328	0	0	519	44,458	0.46
Jacksonville MSA	8.52	5,264	950,906	2,579	466,188	11	1,792	18	83,725	7,872	1,502,611	8.77
Lakeland MSA	3.78	2,526	290,958	942	98,930	24	2,157	1	50,750	3,493	442,795	2.31
Madison – Taylor Non-Metro	0.21	144	11,176	50	4,865	0	0	0	0	194	16,041	0.16
Melbourne – Titusville MSA	3.72	2,472	347,453	958	151,966	13	1,401	3	5,527	3,446	506,347	2.81
Monroe Non-Metro	0.44	309	137,306	98	22,326	0	0	1	219	408	159,851	0.27
Naples MSA	2.34	1,631	456,095	529	90,278	1	200	1	3,800	2,162	550,373	2.33
Ocala MSA	1.45	1,000	101,840	335	49,103	2	1,000	2	1,530	1,339	153,473	1.25
Panama City MSA	0.34	258	70,206	55	6,822	1	49	0	0	314	77,077	0.21
Panhandle Non-Metro	0.53	423	147,827	58	10,125	9	1,110	0	0	490	159,062	0.35

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF FLORIDA												
Evaluation Period: JULY 1, 2003 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited Review Continued:												
Pensacola MSA	1.53	1,043	136,238	368	44,629	3	568	1	5,300	1,415	186,735	0.93
Punta Gorda MSA	1.15	890	108,298	168	21,423	2	225	0	0	1,060	129,946	1.23
Sarasota – Bradenton MSA	3.84	2,760	531,733	781	138,292	13	2,114	3	9,430	3,557	681,569	3.87
Sumter Non-Metro	0.32	255	28,669	37	3,933	3	750	0	0	295	33,352	0.25
Tallahassee MSA	1.05	759	106,420	210	34,520	2	574	4	8,950	975	150,464	1.14
Tampa – St. Petersburg MSA	13.90	9,131	1,302,482	3,684	593,032	35	3,889	14	116,384	12,864	2,015,787	12.52
Vero Beach MSA	1.37	875	158,133	374	54,958	14	3,686	4	28,400	1,267	245,177	1.32
West Palm Beach MD	10.13	6,179	1,535,242	3,142	578,358	39	5,641	13	78,864	9,373	2,198,105	13.55

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Miami MD	2,219	7.59	1.69	2.30	19.82	17.80	36.99	30.06	41.51	49.35	0.86	0.95	0.87	0.66	1.03
Orlando MSA	2,967	10.15	0.62	0.30	17.95	20.96	49.89	47.22	31.54	31.51	1.21	1.04	1.47	1.12	1.22
Limited Review:															
Cape Coral – Fort Myers MSA	1,927	6.59	0.87	0.10	12.38	12.45	63.92	65.96	22.84	21.48	2.13	0.77	4.22	2.14	1.53
Citrus Non-Metro	165	0.56	0.00	0.00	0.00	0.00	96.04	92.12	3.96	7.88	1.01	0.00	0.00	0.96	1.92
Daytona Beach MSA	976	3.34	0.47	0.51	9.62	9.22	74.00	70.80	15.91	19.47	2.06	4.76	2.40	1.94	2.36
Desoto Non-Metro	25	0.09	0.00	0.00	19.94	24.00	80.06	76.00	0.00	0.00	1.93	0.00	2.13	1.88	0.00
Flagler Non-Metro	305	1.04	0.00	0.00	0.00	0.00	7.15	6.56	92.85	93.44	1.69	0.00	0.00	1.14	1.75
Fort Lauderdale MD	2,540	8.69	1.02	2.83	23.81	18.27	45.93	42.83	29.24	36.06	1.34	1.63	1.26	1.21	1.54
Fort Pierce MSA	870	2.98	1.15	0.92	11.40	4.37	62.21	74.37	25.24	20.34	1.75	3.65	1.52	1.58	2.50
Fort Walton MSA	145	0.50	0.00	0.00	5.54	5.52	74.19	70.34	20.28	24.14	0.50	0.00	0.19	0.58	0.33
Gainesville MSA	334	1.14	6.23	5.69	15.63	19.76	47.67	40.42	30.47	34.13	1.58	1.33	1.35	1.96	1.32
Highlands Non-Metro	191	0.65	0.00	0.00	12.24	5.24	87.76	94.76	0.00	0.00	4.94	0.00	3.82	5.04	0.00
Jacksonville MSA	2,301	7.87	1.98	1.04	16.44	13.21	54.98	49.67	26.60	36.07	1.45	1.56	0.99	1.38	1.78
Lakeland MSA	1,325	4.53	0.14	0.08	15.41	13.13	60.75	68.15	23.70	18.64	2.25	0.00	3.43	2.38	1.50
Madison – Taylor Non-Metro	42	0.14	0.00	0.00	24.85	19.05	65.66	61.90	9.49	19.05	4.41	0.00	2.86	4.80	5.66
Melbourne – Titusville MSA	1,185	4.05	0.62	0.34	17.75	17.13	49.76	50.80	31.87	31.73	1.99	4.29	3.53	1.64	1.99
Monroe Non-Metro	151	0.52	0.00	0.00	0.00	0.00	20.25	13.91	79.75	86.09	1.81	0.00	0.00	1.88	1.79
Naples MSA	917	3.14	2.30	0.00	13.08	14.83	47.98	42.31	36.65	42.86	2.43	0.00	3.09	2.26	2.45
Ocala MSA	512	1.75	0.36	0.00	2.80	0.98	79.14	80.86	17.70	18.16	1.53	0.00	2.72	1.48	1.68

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Panama City MSA	138	0.47	1.02	0.00	19.70	4.35	56.31	84.78	22.98	10.87	0.46	0.00	0.00	0.56	0.27
Panhandle Non-Metro	203	0.69	0.00	0.00	5.02	0.00	82.52	19.21	12.45	80.79	1.19	0.00	0.00	0.25	1.58
Pensacola MSA	506	1.73	1.32	2.17	16.18	11.66	56.87	60.87	25.63	25.30	0.79	4.44	0.66	0.69	0.99
Punta Gorda MSA	377	1.29	0.00	0.00	5.11	3.71	82.99	85.94	11.90	10.34	2.02	0.00	2.24	2.03	1.83
Sarasota – Bradenton MSA	1,449	4.96	0.30	0.07	20.46	25.88	54.68	48.93	24.56	25.12	1.57	1.75	3.04	1.37	1.21
Sumter Non-Metro	154	0.53	0.00	0.00	0.00	0.00	70.76	44.16	29.24	55.84	1.81	0.00	0.00	1.16	3.18
Tallahassee MSA	312	1.07	5.03	8.01	21.43	20.83	39.86	40.06	33.68	31.09	1.12	1.22	1.58	1.00	1.05
Tampa – St. Petersburg MSA	4,002	13.69	0.77	0.90	21.94	21.24	48.28	47.68	29.01	30.18	1.34	1.23	1.31	1.70	0.99
Vero Beach MSA	411	1.41	0.00	0.00	13.47	12.90	61.60	54.74	24.93	32.36	3.29	0.00	3.70	3.13	3.49
West Palm Beach MD	2,577	8.82	1.53	1.94	24.63	22.24	36.35	30.85	37.50	44.97	1.91	2.00	2.06	1.58	2.14

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Miami MD	581	10.49	1.69	0.86	19.82	20.31	36.99	38.90	41.51	39.76	3.80	3.25	3.68	4.25	3.46
Orlando MSA	505	9.12	0.62	0.20	17.95	16.24	49.89	52.08	31.54	31.49	3.45	5.88	3.40	3.47	3.41
Limited Review:															
Cape Coral – Fort Myers MSA	275	4.97	0.87	0.73	12.38	14.55	63.92	74.55	22.84	10.18	6.76	12.50	10.46	6.93	3.85
Citrus Non-Metro	19	0.34	0.00	0.00	0.00	0.00	96.04	84.21	3.96	15.79	1.71	0.00	0.00	1.43	7.14
Daytona Beach MSA	226	4.08	0.47	0.44	9.62	11.50	74.00	74.34	15.91	13.72	6.02	0.00	10.08	6.13	3.46
Desoto Non-Metro	6	0.11	0.00	0.00	19.94	50.00	80.06	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Flagler Non-Metro	23	0.42	0.00	0.00	0.00	0.00	7.15	13.04	92.85	86.96	3.32	0.00	0.00	3.85	3.27
Fort Lauderdale MD	757	13.67	1.02	0.79	23.81	21.40	45.93	44.25	29.24	33.55	5.35	1.94	4.35	5.45	6.10
Fort Pierce MSA	139	2.51	1.15	1.44	11.40	10.79	62.21	68.35	25.24	19.42	2.25	6.67	2.56	2.11	2.56
Fort Walton MSA	21	0.38	0.00	0.00	5.54	23.81	74.19	57.14	20.28	19.05	0.58	0.00	0.00	0.51	1.09
Gainesville MSA	23	0.42	6.23	8.70	15.63	17.39	47.67	47.83	30.47	26.09	1.60	3.23	0.00	1.82	1.61
Highlands Non-Metro	31	0.56	0.00	0.00	12.24	29.03	87.76	70.97	0.00	0.00	9.88	0.00	22.22	7.41	0.00
Jacksonville MSA	364	6.58	1.98	3.02	16.44	20.33	54.98	54.67	26.60	21.98	3.00	5.26	3.99	2.95	2.43
Lakeland MSA	181	3.27	0.14	0.55	15.41	13.26	60.75	63.54	23.70	22.65	4.32	33.33	5.10	5.16	2.50
Madison – Taylor Non-Metro	20	0.36	0.00	0.00	24.85	65.00	65.66	25.00	9.49	10.00	13.04	0.00	23.08	7.69	14.29
Melbourne – Titusville MSA	214	3.87	0.62	1.40	17.75	15.89	49.76	52.34	31.87	30.37	4.39	16.67	5.96	4.28	3.88
Monroe Non-Metro	17	0.31	0.00	0.00	0.00	0.00	20.25	11.76	79.75	88.24	5.32	0.00	0.00	5.56	5.29
Naples MSA	83	1.50	2.30	2.41	13.08	14.46	47.98	65.06	36.65	18.07	4.18	0.00	5.13	4.36	3.47

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Ocala MSA	81	1.46	0.36	1.23	2.80	1.23	79.14	79.01	17.70	18.52	2.85	0.00	0.00	3.09	2.31
Panama City MSA	6	0.11	1.02	0.00	19.70	0.00	56.31	83.33	22.98	16.67	0.00	0.00	0.00	0.00	0.00
Panhandle Non-Metro	20	0.36	0.00	0.00	5.02	0.00	82.52	95.00	12.45	5.00	0.00	0.00	0.00	0.00	0.00
Pensacola MSA	73	1.32	1.32	0.00	16.18	19.18	56.87	47.95	25.63	32.88	2.62	0.00	2.67	2.31	3.50
Punta Gorda MSA	93	1.68	0.00	0.00	5.11	5.38	82.99	90.32	11.90	4.30	5.59	0.00	5.00	5.35	9.38
Sarasota – Bradenton MSA	183	3.31	0.30	0.00	20.46	22.95	54.68	59.02	24.56	18.03	3.81	0.00	4.06	3.50	4.49
Sumter Non-Metro	15	0.27	0.00	0.00	0.00	0.00	70.76	60.00	29.24	40.00	1.69	0.00	0.00	2.13	0.00
Tallahassee MSA	38	0.69	5.03	5.26	21.43	23.68	39.86	42.11	33.68	28.95	3.44	3.03	6.48	2.91	2.55
Tampa – St. Petersburg MSA	774	13.98	0.77	0.39	21.94	19.77	48.28	48.58	29.01	31.27	3.05	2.67	3.05	2.99	3.17
Vero Beach MSA	89	1.61	0.00	0.00	13.47	12.36	61.60	68.54	24.93	19.10	7.09	0.00	6.38	6.46	10.98
West Palm Beach MD	679	12.27	1.53	1.77	24.63	28.87	36.35	36.08	37.50	33.28	7.30	5.97	9.05	6.29	7.24

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Miami MD	3,435	9.97	1.69	1.51	19.82	18.78	36.99	37.23	41.51	42.47	2.14	2.13	2.12	2.06	2.22
Orlando MSA	3,213	9.32	0.62	0.50	17.95	15.47	49.89	48.05	31.54	35.98	2.10	2.66	2.02	2.04	2.23
Limited Review:															
Cape Coral – Fort Myers MSA	1,272	3.69	0.87	0.39	12.38	10.22	63.92	65.96	22.84	23.43	2.91	0.88	3.69	2.79	3.00
Citrus Non-Metro	90	0.26	0.00	0.00	0.00	0.00	96.04	95.56	3.96	4.44	1.17	0.00	0.00	1.15	1.44
Daytona Beach MSA	1,701	4.94	0.47	0.82	9.62	12.58	74.00	69.02	15.91	17.58	4.94	15.25	8.16	4.53	4.88
Desoto Non-Metro	38	0.11	0.00	0.00	19.94	7.89	80.06	92.11	0.00	0.00	6.16	0.00	1.61	7.12	0.00
Flagler Non-Metro	278	0.81	0.00	0.00	0.00	0.00	7.15	9.35	92.85	90.65	3.94	0.00	0.00	5.00	3.84
Fort Lauderdale MD	3,808	11.05	1.02	1.10	23.81	18.46	45.93	42.46	29.24	37.97	2.14	1.47	1.75	2.05	2.56
Fort Pierce MSA	847	2.46	1.15	1.30	11.40	7.32	62.21	66.12	25.24	25.27	2.40	2.75	2.57	2.18	3.05
Fort Walton MSA	174	0.50	0.00	0.00	5.54	12.64	74.19	66.67	20.28	20.69	1.11	0.00	2.92	0.98	1.17
Gainesville MSA	315	0.91	6.23	7.94	15.63	17.14	47.67	39.68	30.47	35.24	3.16	3.68	3.80	3.17	2.76
Highlands Non-Metro	206	0.60	0.00	0.00	12.24	13.59	87.76	86.41	0.00	0.00	5.86	0.00	4.52	6.00	0.00
Jacksonville MSA	2,989	8.67	1.98	1.64	16.44	13.82	54.98	53.20	26.60	31.35	3.08	3.59	2.52	3.24	3.04
Lakeland MSA	1,199	3.48	0.14	0.17	15.41	13.09	60.75	59.97	23.70	26.77	4.57	10.53	6.70	4.34	4.22
Madison – Taylor Non-Metro	82	0.24	0.00	0.00	24.85	36.59	65.66	62.20	9.49	1.22	10.77	0.00	13.27	10.82	3.13
Melbourne – Titusville MSA	1,148	3.33	0.62	1.13	17.75	17.51	49.76	50.87	31.87	30.49	2.44	4.84	4.30	2.01	2.45
Monroe Non-Metro	149	0.43	0.00	0.00	0.00	0.00	20.25	24.83	79.75	75.17	2.35	0.00	0.00	3.32	2.16
Naples MSA	727	2.11	2.30	0.28	13.08	17.19	47.98	43.88	36.65	38.65	2.91	1.08	2.91	2.35	3.86

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Ocala MSA	521	1.51	0.36	0.00	2.80	2.69	79.14	71.98	17.70	25.34	3.39	0.00	5.52	2.99	4.57
Panama City MSA	143	0.42	1.02	1.40	19.70	11.89	56.31	79.02	22.98	7.69	0.90	0.00	0.69	1.12	0.29
Panhandle Non-Metro	279	0.81	0.00	0.00	5.02	4.30	82.52	60.57	12.45	35.13	3.22	0.00	2.56	3.80	2.76
Pensacola MSA	533	1.55	1.32	0.56	16.18	14.82	56.87	54.03	25.63	30.58	2.11	1.49	2.76	1.88	2.32
Punta Gorda MSA	543	1.58	0.00	0.00	5.11	4.60	82.99	87.11	11.90	8.29	4.32	0.00	3.23	4.38	4.29
Sarasota – Bradenton MSA	1,505	4.37	0.30	0.20	20.46	23.06	54.68	53.29	24.56	23.46	3.14	2.99	4.60	2.94	2.62
Sumter Non-Metro	93	0.27	0.00	0.00	0.00	0.00	70.76	44.09	29.24	55.91	2.52	0.00	0.00	2.07	3.22
Tallahassee MSA	434	1.26	5.03	5.07	21.43	14.06	39.86	37.56	33.68	43.32	2.23	3.59	2.91	1.84	2.23
Tampa – St. Petersburg MSA	5,135	14.90	0.77	0.60	21.94	20.08	48.28	45.88	29.01	33.44	2.42	2.06	2.06	2.62	2.38
Vero Beach MSA	402	1.17	0.00	0.00	13.47	11.44	61.60	63.68	24.93	24.88	5.43	0.00	6.04	4.89	6.91
West Palm Beach MD	3,198	9.28	1.53	1.31	24.63	24.39	36.35	35.65	37.50	38.65	2.88	2.48	3.07	2.71	2.96

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF FLORIDA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Miami MD	14	12.28	6.85	21.43	35.49	28.57	30.24	35.71	27.42	14.29	1.05	0.00	0.86	1.52	1.98
Orlando MSA	15	13.16	2.41	6.67	30.42	53.33	49.93	26.67	17.23	13.33	8.46	33.33	11.76	3.51	10.53
Limited Review:															
Cape Coral – Fort Myers MSA	2	1.75	1.45	0.00	15.26	50.00	44.38	50.00	38.90	0.00	2.53	0.00	5.56	1.96	0.00
Citrus Non-Metro	0	0.00	0.00	0.00	0.00	0.00	84.28	0.00	15.72	0.00	0.00	0.00	0.00	0.00	0.00
Daytona Beach MSA	17	14.91	1.77	0.00	26.94	58.82	60.83	29.41	10.46	11.76	25.00	0.00	33.33	17.24	20.00
Desoto Non-Metro	0	0.00	0.00	0.00	13.30	0.00	86.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Flagler Non-Metro	0	0.00	0.00	0.00	0.00	0.00	1.98	0.00	98.02	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale MD	18	15.79	2.17	0.00	32.58	22.22	48.64	66.67	16.61	11.11	2.81	0.00	1.12	5.13	1.59
Fort Pierce MSA	3	2.63	2.19	0.00	14.37	66.67	43.56	33.33	39.88	0.00	4.00	0.00	8.33	5.26	0.00
Fort Walton MSA	1	0.88	0.00	0.00	4.51	0.00	82.95	100.00	12.54	0.00	5.56	0.00	0.00	8.33	0.00
Gainesville MSA	1	0.88	18.30	0.00	54.06	100.00	13.75	0.00	13.90	0.00	0.00	0.00	0.00	0.00	0.00
Highlands Non-Metro	0	0.00	0.00	0.00	16.06	0.00	83.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	7	6.14	5.03	0.00	21.26	42.86	52.80	57.14	20.92	0.00	3.60	0.00	3.13	4.69	0.00
Lakeland MSA	2	1.75	2.87	0.00	23.09	0.00	42.68	50.00	31.35	50.00	1.92	0.00	0.00	0.00	14.29
Madison – Taylor Non-Metro	0	0.00	0.00	0.00	86.95	0.00	13.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Melbourne – Titusville MSA	1	0.88	2.10	0.00	26.13	100.00	53.00	0.00	18.77	0.00	2.13	0.00	6.67	0.00	0.00
Monroe Non-Metro	0	0.00	0.00	0.00	0.00	0.00	26.01	0.00	73.99	0.00	0.00	0.00	0.00	0.00	0.00
Naples MSA	0	0.00	2.08	0.00	7.03	0.00	35.11	0.00	55.78	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF FLORIDA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Ocala MSA	0	0.00	3.42	0.00	19.52	0.00	45.14	0.00	31.92	0.00	0.00	0.00	0.00	0.00	0.00
Panama City MSA	1	0.88	0.71	0.00	15.38	0.00	75.63	100.00	8.27	0.00	5.00	0.00	0.00	5.88	0.00
Panhandle Non-Metro	0	0.00	0.00	0.00	2.23	0.00	11.87	0.00	85.90	0.00	0.00	0.00	0.00	0.00	0.00
Pensacola MSA	0	0.00	3.92	0.00	17.60	0.00	60.48	0.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00
Punta Gorda MSA	0	0.00	0.00	0.00	15.97	0.00	66.08	0.00	17.95	0.00	0.00	0.00	0.00	0.00	0.00
Sarasota – Bradenton MSA	3	2.63	0.53	0.00	20.94	66.67	43.00	33.33	35.54	0.00	4.17	0.00	10.00	0.00	0.00
Sumter Non-Metro	0	0.00	0.00	0.00	0.00	0.00	91.17	0.00	8.83	0.00	0.00	0.00	0.00	0.00	0.00
Tallahassee MSA	3	2.63	45.07	100.00	17.32	0.00	27.54	0.00	10.07	0.00	3.92	7.69	0.00	0.00	0.00
Tampa – St. Petersburg MSA	13	11.40	4.33	0.00	18.88	38.46	49.17	38.46	27.61	23.08	2.35	0.00	2.97	2.27	2.38
Vero Beach MSA	0	0.00	0.00	0.00	18.93	0.00	45.98	0.00	35.08	0.00	0.00	0.00	0.00	0.00	0.00
West Palm Beach MD	13	11.40	3.13	0.00	32.78	38.46	31.51	46.15	32.58	15.38	4.74	0.00	4.26	8.16	3.23

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF FLORIDA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Miami MD	3,926	12.84	6.06	4.00	23.50	17.70	32.87	28.48	37.05	49.26	3.16	3.36	2.90	3.05	3.34
Orlando MSA	3,448	11.27	2.32	3.02	23.00	19.05	46.24	44.32	28.44	33.61	3.72	5.88	3.96	3.63	3.60
Limited Review:															
Cape Coral – Fort Myers MSA	957	3.13	1.30	1.36	14.62	15.67	59.77	54.75	24.32	28.21	3.14	3.97	4.54	2.80	3.29
Citrus Non-Metro	29	0.09	0.00	0.00	0.00	0.00	92.04	96.55	7.96	3.45	0.47	0.00	0.00	0.47	0.37
Daytona Beach MSA	1,073	3.51	1.31	1.68	20.99	21.06	62.95	61.04	14.75	16.22	4.83	5.95	6.74	4.56	3.99
Desoto Non-Metro	15	0.05	0.00	0.00	22.69	0.00	77.31	100.00	0.00	0.00	1.43	0.00	0.00	1.78	0.00
Flagler Non-Metro	72	0.24	0.00	0.00	0.00	0.00	8.42	9.72	91.58	90.28	2.14	0.00	0.00	3.26	2.03
Fort Lauderdale MD	3,464	11.33	4.72	4.59	25.27	26.21	43.94	39.55	26.06	29.65	3.47	5.19	4.15	3.19	3.23
Fort Pierce MSA	551	1.80	3.28	0.91	24.75	28.31	51.37	42.65	20.60	28.13	2.80	1.21	3.66	2.26	3.34
Fort Walton MSA	153	0.50	0.00	0.00	10.69	24.84	69.01	54.25	20.30	20.92	1.75	0.00	4.64	1.36	1.70
Gainesville MSA	348	1.14	10.61	7.76	30.26	35.63	33.27	27.01	25.86	29.60	3.95	6.49	5.57	2.59	3.69
Highlands Non-Metro	96	0.31	0.00	0.00	16.54	21.88	83.46	78.13	0.00	0.00	2.19	0.00	3.23	1.96	0.00
Jacksonville MSA	3,023	9.88	5.17	5.36	25.64	27.62	47.80	41.02	21.39	26.00	4.76	1.11	7.20	5.20	5.71
Lakeland MSA	990	3.24	0.50	0.10	25.53	29.19	54.52	46.46	19.45	24.24	5.19	2.22	7.20	4.53	4.97
Madison – Taylor Non-Metro	54	0.18	0.00	0.00	43.21	44.44	43.38	31.48	13.41	24.07	6.06	0.00	7.04	3.80	12.12
Melbourne – Titusville MSA	1,015	3.32	1.49	1.48	27.72	29.06	43.48	36.85	27.31	32.61	4.08	3.26	4.94	3.61	4.07
Monroe Non-Metro	98	0.32	0.00	0.00	0.00	0.00	27.96	41.84	72.04	58.16	1.09	0.00	0.00	1.74	0.86
Naples MSA	567	1.85	2.51	1.23	11.50	8.99	45.78	40.56	40.20	49.21	2.65	2.03	2.58	2.48	2.86

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Limited Review Continued:																				
Ocala MSA	477	1.56	0.73	0.42	6.24	7.13	72.10	60.17	20.93	32.29	3.26	4.76	5.25	2.79	4.17					
Panama City MSA	123	0.40	1.07	0.00	31.32	17.07	46.74	47.15	20.87	35.77	1.65	0.00	0.93	1.45	2.95					
Panhandle Non-Metro	116	0.38	0.00	0.00	8.18	6.90	61.88	58.62	29.94	34.48	1.97	0.00	3.87	2.06	1.66					
Pensacola MSA	460	1.50	4.20	8.48	25.70	31.96	48.05	35.00	22.05	24.57	2.50	6.67	3.66	1.79	2.23					
Punta Gorda MSA	230	0.75	0.00	0.00	8.00	4.35	84.62	86.09	7.37	9.57	2.93	0.00	1.99	2.97	3.15					
Sarasota – Bradenton MSA	993	3.25	0.54	0.40	22.03	20.24	54.03	44.41	23.40	34.94	2.52	3.85	2.74	2.15	3.03					
Sumter Non-Metro	39	0.13	0.00	0.00	0.00	0.00	90.15	61.54	9.85	38.46	1.78	0.00	0.00	1.29	3.76					
Tallahassee MSA	261	0.85	10.03	6.13	19.02	13.41	45.00	44.06	25.14	36.40	1.96	1.39	1.69	2.00	2.24					
Tampa – St. Petersburg MSA	4,293	14.04	2.28	1.61	27.20	23.62	45.17	43.93	25.36	30.84	3.20	4.12	3.22	3.23	3.09					
Vero Beach MSA	400	1.31	0.00	0.00	11.45	9.75	62.63	55.00	25.92	35.25	5.02	0.00	4.76	4.60	6.02					
West Palm Beach MD	3,312	10.83	4.40	4.92	25.74	24.34	33.63	29.26	36.02	41.33	4.10	5.75	4.63	3.62	4.08					

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF FLORIDA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Miami MD	15	5.14	1.93	13.33	17.20	13.33	31.99	13.33	48.76	60.00	1.86	16.67	2.13	0.00	2.05	
Orlando MSA	36	12.33	0.84	0.00	19.56	22.22	53.90	44.44	25.71	33.33	8.20	0.00	11.11	7.69	7.58	
Limited Review:																
Cape Coral – Fort Myers MSA	11	3.77	0.80	0.00	8.48	0.00	73.45	45.45	17.27	54.55	6.85	0.00	0.00	6.12	11.76	
Citrus Non-Metro	0	0.00	0.00	0.00	0.00	0.00	96.35	0.00	3.65	0.00	0.00	0.00	0.00	0.00	0.00	
Daytona Beach MSA	4	1.37	1.27	0.00	8.32	0.00	71.10	100.00	19.31	0.00	0.00	0.00	0.00	0.00	0.00	
Desoto Non-Metro	2	0.68	0.00	0.00	18.46	0.00	81.54	100.00	0.00	0.00	10.53	0.00	0.00	12.50	0.00	
Flagler Non-Metro	1	0.34	0.00	0.00	0.00	0.00	9.68	100.00	90.32	0.00	9.09	0.00	0.00	50.00	0.00	
Fort Lauderdale MD	24	8.22	2.76	8.33	22.56	12.50	46.97	29.17	27.71	50.00	7.47	20.00	5.41	4.48	10.77	
Fort Pierce MSA	15	5.14	2.30	0.00	23.19	26.67	53.39	26.67	21.12	46.67	8.74	0.00	10.53	5.08	16.67	
Fort Walton MSA	2	0.68	0.00	0.00	7.35	100.00	80.00	0.00	12.65	0.00	0.00	0.00	0.00	0.00	0.00	
Gainesville MSA	5	1.71	3.12	0.00	14.45	0.00	64.31	60.00	18.13	40.00	2.22	0.00	0.00	3.03	0.00	
Highlands Non-Metro	5	1.71	0.00	0.00	11.23	40.00	88.77	60.00	0.00	0.00	4.23	0.00	10.00	3.28	0.00	
Jacksonville MSA	11	3.77	1.55	0.00	17.50	9.09	57.27	45.45	23.68	45.45	2.83	0.00	0.00	1.61	7.69	
Lakeland MSA	24	8.22	0.00	0.00	15.18	16.67	64.25	54.17	20.57	29.17	7.65	0.00	6.06	7.56	9.30	
Madison – Taylor Non-Metro	0	0.00	0.00	0.00	32.14	0.00	63.10	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00	
Melbourne – Titusville MSA	13	4.45	0.88	0.00	20.79	23.08	50.11	61.54	28.23	15.38	12.50	0.00	20.00	20.00	0.00	
Monroe Non-Metro	0	0.00	0.00	0.00	0.00	0.00	19.08	0.00	80.92	0.00	0.00	0.00	0.00	0.00	0.00	
Naples MSA	1	0.34	5.67	0.00	19.94	0.00	52.03	100.00	22.37	0.00	1.45	0.00	0.00	2.94	0.00	

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF FLORIDA									Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Ocala MSA	2	0.68	0.00	0.00	2.48	0.00	82.88	100.00	14.64	0.00	0.74	0.00	0.00	0.81	0.00
Panama City MSA	1	0.34	1.92	0.00	25.64	0.00	45.51	0.00	26.92	100.00	0.00	0.00	0.00	0.00	0.00
Panhandle Non-Metro	9	3.08	0.00	0.00	3.87	11.11	83.33	66.67	12.80	22.22	1.00	0.00	0.00	0.00	25.00
Pensacola MSA	3	1.03	1.11	0.00	13.69	0.00	60.35	66.67	24.84	33.33	0.00	0.00	0.00	0.00	0.00
Punta Gorda MSA	2	0.68	0.00	0.00	6.32	0.00	90.00	100.00	3.68	0.00	0.00	0.00	0.00	0.00	0.00
Sarasota – Bradenton MSA	13	4.45	0.18	0.00	12.67	15.38	60.80	23.08	26.34	61.54	4.17	0.00	14.29	1.39	5.17
Sumter Non-Metro	3	1.03	0.00	0.00	0.00	0.00	92.17	100.00	7.83	0.00	8.00	0.00	0.00	8.00	0.00
Tallahassee MSA	2	0.68	4.12	0.00	20.88	0.00	40.59	100.00	34.41	0.00	0.00	0.00	0.00	0.00	0.00
Tampa – St. Petersburg MSA	35	11.99	0.80	0.00	24.85	0.00	48.73	57.14	25.62	42.86	5.00	0.00	0.00	6.00	6.25
Vero Beach MSA	14	4.79	0.00	0.00	15.34	35.71	62.19	42.86	22.47	21.43	20.00	0.00	40.00	15.38	22.22
West Palm Beach MD	39	13.36	4.41	0.00	23.49	20.51	36.50	10.26	35.55	69.23	12.78	0.00	15.15	3.28	19.28

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Miami MD	2,219	7.59	22.99	1.55	16.99	8.05	18.53	13.14	41.49	77.26	0.85	2.07	1.16	0.59	0.88
Orlando MSA	2,967	10.15	18.65	5.91	18.79	16.35	22.66	20.59	39.90	57.15	1.37	1.85	1.34	1.00	1.53
Limited Review:															
Cape Coral – Fort Myers MSA	1,927	6.59	17.14	7.63	19.95	20.43	23.32	22.83	39.59	49.11	2.30	4.88	3.30	2.58	1.82
Citrus Non-Metro	165	0.56	16.28	5.97	20.84	10.45	23.57	25.37	39.31	58.21	0.98	1.68	0.52	1.11	0.99
Daytona Beach MSA	976	3.34	17.46	4.02	19.62	14.08	23.43	22.25	39.49	59.64	2.37	2.71	2.23	2.01	2.56
Desoto Non-Metro	25	0.09	20.52	0.00	19.73	25.00	22.69	25.00	37.06	50.00	2.24	0.00	3.06	2.70	1.90
Flagler Non-Metro	305	1.04	11.24	1.26	15.73	7.98	20.97	18.91	52.05	71.85	1.70	3.66	2.71	1.63	1.54
Fort Lauderdale MD	2,540	8.69	20.87	5.87	18.18	14.62	20.47	18.99	40.47	60.52	1.36	2.95	1.52	0.96	1.42
Fort Pierce MSA	870	2.98	18.43	3.31	19.31	12.95	22.20	19.58	40.06	64.16	1.85	2.85	2.06	1.41	1.97
Fort Walton MSA	145	0.50	17.00	3.30	19.91	13.19	24.31	14.29	38.78	69.23	0.30	0.36	0.23	0.23	0.35
Gainesville MSA	334	1.14	23.14	5.00	15.79	16.79	19.34	15.36	41.73	62.86	1.70	1.61	1.40	1.37	1.97
Highlands Non-Metro	191	0.65	18.05	7.02	20.18	15.79	24.89	24.56	36.88	52.63	5.90	8.42	6.75	4.82	5.90
Jacksonville MSA	2,301	7.87	19.40	6.53	18.51	19.92	23.14	19.43	38.96	54.11	1.55	1.50	1.26	1.09	1.96
Lakeland MSA	1,325	4.53	18.26	6.09	19.47	20.87	22.62	25.74	39.65	47.30	2.61	3.68	2.90	2.54	2.42
Madison – Taylor Non-Metro	42	0.14	24.76	2.50	18.53	12.50	19.97	25.00	36.74	60.00	6.88	0.00	7.55	8.00	7.03
Melbourne – Titusville MSA	1,185	4.05	18.32	6.58	19.32	17.66	22.68	21.98	39.68	53.78	2.21	2.62	2.16	2.06	2.25
Monroe – Non-Metro	151	0.52	12.59	0.00	12.44	1.23	17.34	1.23	57.63	97.53	1.32	0.00	4.35	0.00	1.34
Naples MSA	917	3.14	18.91	5.08	19.20	18.05	20.68	16.93	41.22	59.94	2.38	5.15	4.55	1.94	2.03

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Ocala MSA	512	1.75	17.12	7.08	19.89	18.58	23.47	23.01	39.52	51.33	1.78	1.81	1.94	1.87	1.67
Panama City MSA	138	0.47	19.70	1.92	18.25	7.69	22.11	8.65	39.94	81.73	0.46	0.36	0.00	0.57	0.51
Panhandle Non-Metro	203	0.69	21.17	0.85	18.52	4.24	21.45	8.47	38.85	86.44	0.69	0.00	0.34	0.00	0.83
Pensacola MSA	506	1.73	20.29	6.98	17.77	17.21	22.03	23.69	39.91	52.12	0.84	1.16	0.57	0.95	0.84
Punta Gorda MSA	377	1.29	15.52	5.00	20.52	16.56	25.42	25.00	38.54	53.44	2.06	2.00	1.93	2.36	1.99
Sarasota – Bradenton MSA	1,449	4.96	17.64	7.79	19.58	20.42	23.56	21.19	39.22	50.61	1.63	4.03	2.18	1.72	1.29
Sumter Non-Metro	154	0.53	17.20	0.69	19.27	9.66	25.06	20.00	38.46	69.66	1.90	1.56	2.27	1.48	2.00
Tallahassee MSA	312	1.07	21.83	10.28	15.70	15.81	21.39	18.97	41.09	54.94	1.23	1.37	0.77	1.03	1.51
Tampa – St. Petersburg MSA	4,002	13.69	18.84	8.25	19.11	19.49	22.00	22.91	40.05	49.34	1.45	2.88	1.71	1.25	1.32
Vero Beach MSA	411	1.41	17.76	6.78	19.72	17.99	22.42	17.70	40.11	57.52	3.47	8.33	4.80	2.93	2.87
West Palm Beach MD	2,577	8.82	19.90	7.03	18.59	14.68	20.60	17.23	40.91	61.06	1.92	3.72	1.90	1.37	2.02

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Miami MD	581	10.49	22.99	3.81	16.99	9.88	18.53	22.70	41.49	63.60	4.00	4.69	3.72	3.70	4.16
Orlando MSA	505	9.12	18.65	7.39	18.79	18.16	22.66	25.95	39.90	48.50	3.58	3.40	3.46	3.38	3.81
Limited Review:															
Cape Coral – Fort Myers MSA	275	4.97	17.14	9.12	19.95	22.26	23.32	25.91	39.59	42.70	7.20	12.75	8.81	6.25	6.35
Citrus Non-Metro	19	0.34	16.28	5.26	20.84	5.26	23.57	21.05	39.31	68.42	1.76	0.00	0.00	0.00	3.68
Daytona Beach MSA	226	4.08	17.46	8.41	19.62	20.80	23.43	25.22	39.49	45.58	6.52	7.14	8.62	5.68	5.92
Desoto Non-Metro	6	0.11	20.52	16.67	19.73	0.00	22.69	83.33	37.06	0.00	0.00	0.00	0.00	0.00	0.00
Flagler Non-Metro	23	0.42	11.24	0.00	15.73	8.70	20.97	17.39	52.05	73.91	3.72	0.00	6.06	3.08	3.66
Fort Lauderdale MD	757	13.67	20.87	5.99	18.18	15.58	20.47	22.77	40.47	55.66	5.57	5.75	4.24	4.93	6.55
Fort Pierce MSA	139	2.51	18.43	5.88	19.31	15.44	22.20	30.88	40.06	47.79	2.67	2.08	2.30	3.76	2.22
Fort Walton MSA	21	0.38	17.00	0.00	19.91	10.53	24.31	26.32	38.78	63.16	0.44	0.00	0.00	0.88	0.48
Gainesville MSA	23	0.42	23.14	13.04	15.79	8.70	19.34	21.74	41.73	56.52	1.69	3.39	1.77	0.80	1.69
Highlands Non-Metro	31	0.56	18.05	25.81	20.18	16.13	24.89	19.35	36.88	38.71	10.32	14.29	7.89	10.81	10.17
Jacksonville MSA	364	6.58	19.40	16.11	18.51	25.83	23.14	21.67	38.96	36.39	3.08	7.54	3.82	2.76	1.99
Lakeland MSA	181	3.27	18.26	12.22	19.47	22.22	22.62	27.78	39.65	37.78	4.48	4.32	6.06	4.53	3.88
Madison – Taylor Non-Metro	20	0.36	24.76	20.00	18.53	15.00	19.97	30.00	36.74	35.00	13.64	0.00	0.00	42.86	13.04
Melbourne – Titusville MSA	214	3.87	18.32	14.95	19.32	18.69	22.68	27.57	39.68	38.79	4.78	7.88	4.17	5.40	3.99
Monroe Non-Metro	17	0.31	12.59	0.00	12.44	0.00	17.34	5.88	57.63	94.12	5.65	0.00	0.00	5.26	6.08
Naples MSA	83	1.50	18.91	10.98	19.20	17.07	20.68	21.95	41.22	50.00	4.36	9.30	3.62	3.69	4.47

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF FLORIDA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans**	% Families***	% BANK Loans****	% Families***	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Ocala MSA	81	1.46	17.12	12.35	19.89	12.35	23.47	19.75	39.52	55.56	2.93	2.82	1.55	2.72	3.73
Panama City MSA	6	0.11	19.70	16.67	18.25	0.00	22.11	16.67	39.94	66.67	0.00	0.00	0.00	0.00	0.00
Panhandle Non-Metro	20	0.36	21.17	0.00	18.52	10.00	21.45	35.00	38.85	55.00	0.00	0.00	0.00	0.00	0.00
Pensacola MSA	73	1.32	20.29	9.86	17.77	14.08	22.03	21.13	39.91	54.93	2.73	4.04	1.16	3.37	2.68
Punta Gorda MSA	93	1.68	15.52	9.68	20.52	25.81	25.42	27.96	38.54	36.56	5.85	5.41	6.93	5.70	5.50
Sarasota – Bradenton MSA	183	3.31	17.64	9.89	19.58	24.18	23.56	31.32	39.22	34.62	3.94	3.01	2.91	4.47	4.36
Sumter Non-Metro	15	0.27	17.20	6.67	19.27	20.00	25.06	13.33	38.46	60.00	1.77	0.00	3.85	3.03	0.00
Tallahassee MSA	38	0.69	21.83	7.89	15.70	26.32	21.39	23.68	41.09	42.11	3.62	2.33	5.17	4.11	2.83
Tampa – St. Petersburg MSA	774	13.98	18.84	8.85	19.11	20.18	22.00	22.53	40.05	48.44	3.12	3.13	3.31	2.46	3.44
Vero Beach MSA	89	1.61	17.76	6.82	19.72	25.00	22.42	25.00	40.11	43.18	8.74	8.57	9.48	8.40	8.56
West Palm Beach MD	679	12.27	19.90	9.09	18.59	19.97	20.60	26.23	40.91	44.71	7.49	9.14	7.48	6.62	7.76

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: STATE OF FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share										
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Miami MD	3,435	9.97	22.99	3.35	16.99	12.49	18.53	20.41	41.49	63.74	2.40	3.49	2.18	1.84	2.67						
Orlando MSA	3,213	9.32	18.65	7.58	18.79	16.67	49.89	26.52	39.90	49.23	2.50	2.75	2.11	2.44	2.72						
Limited Review:																					
Cape Coral – Fort Myers MSA	1,272	3.69	17.14	6.67	19.95	21.23	63.92	26.78	39.59	45.32	3.31	4.14	3.76	3.03	3.18						
Citrus Non-Metro	90	0.26	16.28	7.69	20.84	14.10	96.04	30.77	39.31	47.44	1.13	0.00	1.11	1.69	0.96						
Daytona Beach MSA	1,701	4.94	17.46	8.02	19.62	19.69	74.00	26.11	39.49	46.17	5.91	6.54	5.26	5.78	6.21						
Desoto Non-Metro	38	0.11	20.52	16.67	19.73	11.11	80.06	11.11	37.06	61.11	7.38	18.75	3.77	2.56	9.93						
Flagler Non-Metro	278	0.81	11.24	1.64	15.73	17.62	7.15	22.54	52.05	58.20	4.22	1.39	7.27	2.99	4.17						
Fort Lauderdale MD	3,808	11.05	20.87	6.87	18.18	16.65	45.93	23.13	40.47	53.35	2.32	3.03	2.01	1.95	2.62						
Fort Pierce MSA	847	2.46	18.43	6.02	19.31	20.68	62.21	27.75	40.06	45.55	2.65	2.68	2.57	2.71	2.65						
Fort Walton MSA	174	0.50	17.00	3.79	19.91	11.36	74.19	26.52	38.78	58.33	1.15	0.60	0.56	1.11	1.46						
Gainesville MSA	315	0.91	23.14	7.54	15.79	19.02	47.67	24.59	41.73	48.85	3.73	3.89	3.30	3.60	3.96						
Highlands Non-Metro	206	0.60	18.05	9.50	20.18	20.50	87.76	30.50	36.88	39.50	7.38	11.25	8.94	8.96	5.08						
Jacksonville MSA	2,989	8.67	19.40	10.41	18.51	21.55	54.98	25.19	38.96	42.85	3.73	3.94	3.55	3.60	3.87						
Lakeland MSA	1,199	3.48	18.26	10.50	19.47	21.17	60.75	26.51	39.65	41.82	5.67	8.36	4.78	5.55	5.74						
Madison – Taylor Non-Metro	82	0.24	24.76	2.47	18.53	18.52	65.66	25.93	36.74	53.09	13.67	11.76	16.33	12.16	13.77						
Melbourne – Titusville MSA	1,148	3.33	18.32	11.71	19.32	19.43	49.76	29.24	39.68	39.62	2.83	3.12	2.51	2.95	2.85						
Monroe Non-Metro	149	0.43	12.59	0.94	12.44	0.94	20.25	13.21	57.63	84.91	2.23	7.69	1.15	3.77	2.07						
Naples MSA	727	2.11	18.91	9.27	19.20	18.55	47.98	23.10	41.22	49.07	3.01	4.95	3.12	2.64	2.95						

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF FLORIDA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Ocala MSA	521	1.51	17.12	6.21	19.89	17.43	79.14	24.65	39.52	51.70	4.20	3.74	3.94	3.22	5.04
Panama City MSA	143	0.42	19.70	4.50	18.25	16.22	56.31	15.32	39.94	63.96	0.95	1.50	0.73	0.60	1.11
Panhandle Non-Metro	279	0.81	21.17	3.21	18.52	10.84	82.52	20.08	38.85	65.86	3.46	4.95	1.65	3.57	3.65
Pensacola MSA	533	1.55	20.29	9.36	17.77	19.32	56.87	24.50	39.91	46.81	2.71	3.84	3.35	2.64	2.31
Punta Gorda MSA	543	1.58	15.52	9.96	20.52	18.39	82.99	29.89	38.54	41.76	5.16	9.01	4.59	4.89	4.89
Sarasota – Bradenton MSA	1,505	4.37	17.64	10.22	19.58	22.91	54.68	25.60	39.22	41.27	3.51	5.51	4.18	3.26	2.97
Sumter Non-Metro	93	0.27	17.20	7.69	19.27	7.69	70.76	27.47	38.46	57.14	2.90	5.45	2.14	3.28	2.61
Tallahassee MSA	434	1.26	21.83	5.07	15.70	16.67	39.86	23.19	41.09	55.07	2.67	2.42	1.58	2.39	3.33
Tampa – St. Petersburg MSA	5,135	14.90	18.84	9.31	19.11	20.68	48.28	24.37	40.05	45.64	2.83	3.38	2.89	2.47	2.92
Vero Beach MSA	402	1.17	17.76	11.14	19.72	22.55	61.60	23.08	40.11	43.24	6.37	9.59	6.34	5.35	6.35
West Palm Beach MD	3,198	9.28	19.90	9.04	18.59	20.86	36.35	23.29	40.91	46.80	3.16	3.96	3.02	2.69	3.40

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: STATE OF FLORIDA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Miami MD	3,926	12.84	75.61	52.18	69.99	13.53	16.48	3.16	1.94
Orlando MSA	3,448	11.27	73.98	52.20	64.62	15.40	19.98	3.72	2.77
Limited Review:									
Cape Coral – Fort Myers MSA	957	3.13	76.90	57.41	70.11	11.70	18.18	3.14	2.52
Citrus Non-Metro	29	0.09	81.33	93.75	79.31	13.79	6.90	0.47	0.55
Daytona Beach MSA	1,073	3.51	78.82	62.60	69.06	14.73	16.22	4.83	5.19
Desoto Non-Metro	15	0.05	74.85	54.55	100.00	0.00	0.00	1.43	1.46
Flagler Non-Metro	72	0.24	79.70	72.50	72.22	15.28	12.50	2.14	2.18
Fort Lauderdale MD	3,464	11.33	76.81	54.57	67.26	14.52	18.22	3.47	2.76
Fort Pierce MSA	551	1.80	79.57	54.51	70.05	13.07	16.88	2.80	2.02
Fort Walton MSA	153	0.50	74.43	79.28	55.56	22.88	21.57	1.75	2.51
Gainesville MSA	348	1.14	71.93	62.62	61.49	19.83	18.68	3.95	4.27
Highlands Non-Metro	96	0.31	77.29	87.50	89.58	4.17	6.25	2.19	2.36
Jacksonville MSA	3,023	9.88	71.64	49.35	64.37	15.42	20.21	4.76	4.57
Lakeland MSA	990	3.24	74.93	55.45	79.29	10.51	10.20	5.19	4.04
Madison – Taylor Non-Metro	54	0.18	70.11	56.25	74.07	9.26	16.67	6.06	5.80
Melbourne – Titusville MSA	1,015	3.32	77.23	52.02	64.93	15.57	19.51	4.08	3.49
Monroe Non-Metro	98	0.32	77.61	67.31	60.20	12.24	27.55	1.09	0.44
Naples MSA	567	1.85	78.37	59.48	68.08	10.23	21.69	2.65	1.84

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: STATE OF FLORIDA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review Continued:									
Ocala MSA	477	1.56	77.56	54.44	63.52	19.29	17.19	3.26	3.50
Panama City MSA	123	0.40	71.41	71.43	53.66	30.08	16.26	1.65	1.98
Panhandle Non-Metro	116	0.38	73.60	66.67	56.90	20.69	22.41	1.97	2.06
Pensacola MSA	460	1.50	75.71	64.38	68.48	17.61	13.91	2.50	1.83
Punta Gorda MSA	230	0.75	80.75	62.69	65.65	18.70	15.65	2.93	2.84
Sarasota – Bradenton MSA	993	3.25	78.03	55.39	63.34	16.52	20.14	2.52	2.26
Sumter Non-Metro	39	0.13	76.32	65.22	82.05	2.56	15.38	1.78	1.90
Tallahassee MSA	261	0.85	70.35	73.89	62.45	15.71	21.84	1.96	2.42
Tampa – St. Petersburg MSA	4,293	14.04	74.03	56.39	67.85	12.90	19.24	3.20	2.31
Vero Beach MSA	400	1.31	77.39	63.84	69.25	13.50	17.25	5.02	4.66
West Palm Beach MD	3,312	10.83	77.97	58.75	61.08	16.09	22.83	4.10	3.80

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: STATE OF FLORIDA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Miami MD	15	4.46	93.00	63.64	46.67	46.67	6.67	1.86	1.57
Orlando MSA	38	11.31	92.41	74.29	73.68	23.68	2.63	9.02	7.78
Limited Review:									
Cape Coral – Fort Myers MSA	12	3.57	94.41	90.91	83.33	16.67	0.00	8.22	8.62
Citrus Non-Metro	0	0.00	98.54	0.00	0.00	0.00	0.00	0.00	0.00
Daytona Beach MSA	12	3.57	95.38	66.67	66.67	33.33	0.00	10.96	8.06
Desoto Non-Metro	2	0.60	75.38	100.00	100.00	0.00	0.00	10.53	7.69
Flagler Non-Metro	1	0.30	89.25	100.00	100.00	0.00	0.00	9.09	14.29
Fort Lauderdale MD	24	7.14	94.79	50.00	66.67	12.50	20.83	7.47	3.97
Fort Pierce MSA	15	4.46	90.92	26.67	53.33	26.67	20.00	8.74	2.70
Fort Walton MSA	2	0.60	95.92	0.00	100.00	0.00	0.00	0.00	0.00
Gainesville MSA	6	1.79	91.22	100.00	83.33	16.67	0.00	4.44	5.41
Highlands Non-Metro	5	1.49	87.12	20.00	20.00	40.00	40.00	4.23	1.96
Jacksonville MSA	11	3.27	93.96	60.00	45.45	36.36	18.18	2.83	1.28
Lakeland MSA	24	7.14	92.36	55.56	83.33	12.50	4.17	7.65	4.58
Madison – Taylor Non-Metro	0	0.00	89.29	0.00	0.00	0.00	0.00	0.00	0.00
Melbourne – Titusville MSA	13	3.87	97.37	50.00	84.62	7.69	7.69	12.50	5.26
Monroe Non-Metro	0	0.00	94.74	0.00	0.00	0.00	0.00	0.00	0.00
Naples MSA	1	0.30	90.76	0.00	0.00	100.00	0.00	1.45	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF FLORIDA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review Continued:									
Ocala MSA	5	1.49	96.23	40.00	40.00	0.00	60.00	2.96	2.17
Panama City MSA	1	0.30	97.44	0.00	100.00	0.00	0.00	0.00	0.00
Panhandle Non-Metro	29	8.63	94.94	92.86	72.41	24.14	3.45	21.00	26.32
Pensacola MSA	3	0.89	95.54	0.00	33.33	33.33	33.33	0.00	0.00
Punta Gorda MSA	2	0.60	97.63	0.00	50.00	50.00	0.00	0.00	0.00
Sarasota – Bradenton MSA	13	3.87	92.53	70.00	53.85	23.08	23.08	4.17	2.59
Sumter Non-Metro	4	1.19	91.30	25.00	50.00	0.00	50.00	12.00	5.26
Tallahassee MSA	2	0.60	92.06	0.00	0.00	50.00	50.00	0.00	0.00
Tampa – St. Petersburg MSA	42	12.50	94.00	64.86	66.67	21.43	11.90	7.33	5.31
Vero Beach MSA	14	4.17	88.77	46.15	50.00	0.00	50.00	20.00	11.11
West Palm Beach MD	40	11.90	91.50	28.13	55.00	27.50	17.50	13.33	5.38

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF FLORIDA				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Miami MD	27	45,848	105	43,376	132	89,224	13.83	7	25,272
Orlando MSA	28	128,328	107	9,249	135	137,577	21.32	3	1,111
Limited Review:									
Cape Coral – Fort Myers MSA	16	17,333	72	1,004	88	18,337	2.84	0	0
Citrus Non-Metro	9	313	19	38	28	351	0.05	0	0
Daytona Beach MSA	16	12,998	31	922	47	13,919	2.16	1	1,000
Desoto Non-Metro	8	5	20	113	28	118	0.02	0	0
Flagler Non-Metro	8	26	24	101	32	127	0.02	0	0
Fort Lauderdale MD	22	23,225	135	21,885	157	45,109	6.99	2	1,246
Fort Pierce MSA	13	376	29	1,222	42	1,598	0.25	0	0
Fort Walton MSA	13	59	25	1,543	38	1,602	0.25	0	0
Gainesville MSA	15	4,215	33	428	48	4,642	0.72	0	0
Highlands Non-Metro	8	26	25	104	33	130	0.02	0	0
Jacksonville MSA	22	33,373	61	25,222	83	58,595	9.08	2	289
Lakeland MSA	14	4,450	29	12,861	43	17,311	2.68	1	761
Madison – Taylor Non-Metro	8	9	26	232	34	241	0.04	0	0
Melbourne – Titusville MSA	13	547	37	4,394	50	4,941	0.77	1	332
Monroe Non-Metro	8	13	26	141	34	155	0.02	0	0
Naples MSA	10	236	38	2,481	48	2,717	0.42	1	14

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF FLORIDA				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Limited Review Continued:									
Ocala MSA	15	10,925	32	26,773	47	37,698	5.84	4	5,155
Panama City	14	6,686	23	138	37	6,824	1.06	0	0
Panhandle Non-Metro	11	3,197	26	158	37	3,354	0.52	0	0
Pensacola MSA	15	434	38	2,443	53	2,877	0.45	0	0
Punta Gorda MSA	14	256	29	768	43	1,024	0.16	0	0
Sarasota – Bradenton MSA	17	13,989	36	3,441	53	17,430	2.70	1	898
Sumter Non-Metro	8	12	24	56	32	69	0.01	0	0
Tallahassee MSA	15	5,247	33	3,846	48	9,092	1.41	1	6,663
Tampa – St. Petersburg MSA	29	96,715	87	31,190	116	127,905	19.82	4	3,378
Vero Beach MSA	9	2,156	25	1,353	34	3,509	0.54	0	0
West Palm Beach MD	19	19,902	97	19,000	116	38,903	6.03	1	1,168

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF FLORIDA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Miami MD	12.94	65	8.62	7.69	13.85	32.31	46.15	9	20	1	-1	-2	-9	4.89	28.61	35.68	30.79
Orlando MSA	7.79	61	8.09	3.28	19.67	50.82	26.23	4	17	0	-2	-7	-4	1.63	22.82	48.22	27.33
Limited Review:																	
Cape Coral – Fort Myers MSA	3.75	37	4.91	0.00	27.03	45.95	27.03	6	9	0	-2	0	-1	1.95	17.07	61.95	19.03
Citrus Non-Metro	0.17	2	0.27	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	95.84	4.16
Daytona Beach MSA	3.49	27	3.58	0.00	25.93	70.37	3.70	0	12	0	-2	-9	-1	0.99	15.06	69.38	14.57
Desoto Non-Metro	0.08	1	0.13	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	24.10	75.90	0.00
Flagler Non-Metro	0.47	3	0.40	0.00	0.00	0.00	100.00	0	1	0	0	0	-1	0.00	0.00	8.15	91.85
Fort Lauderdale MD	14.17	78	10.34	2.56	28.21	41.03	28.21	5	22	-1	-1	-11	-4	3.34	26.66	43.13	26.88
Fort Pierce MSA	1.94	15	1.99	6.67	33.33	46.67	13.33	1	2	0	0	0	-1	3.58	17.57	57.55	21.31
Fort Walton MSA	0.30	5	0.66	0.00	20.00	40.00	40.00	0	0	0	0	0	0	0.00	10.26	73.30	16.44
Gainesville MSA	1.17	12	1.59	8.33	25.00	33.33	33.33	2	2	1	-1	-1	1	16.00	25.91	35.60	22.49
Highlands Non-Metro	0.46	5	0.66	0.00	60.00	40.00	0.00	0	1	0	-1	0	0	0.00	16.73	83.27	0.00
Jacksonville MSA	8.77	62	8.22	3.23	24.19	45.16	27.42	7	12	-2	-1	-3	1	3.22	20.31	53.75	22.72
Lakeland MSA	2.31	28	3.71	0.00	32.14	42.86	25.00	0	2	0	0	-2	0	0.51	19.53	58.13	21.83
Madison – Taylor Non-Metro	0.16	2	0.27	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	32.72	58.74	8.52
Melbourne – Titusville MSA	2.81	19	2.52	0.00	36.84	26.32	36.84	1	6	0	-3	-1	-1	1.34	19.21	51.27	28.17
Monroe Non-Metro	0.27	3	0.40	0.00	0.00	33.33	66.67	0	0	0	0	0	0	0.00	0.00	27.66	72.26
Naples MSA	2.33	18	2.39	0.00	5.56	50.00	44.44	1	4	0	0	-2	-1	7.48	18.77	45.24	28.51

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF FLORIDA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review Continued:																	
Ocala MSA	1.25	11	1.46	0.00	9.09	63.64	27.27	0	1	0	0	-1	0	0.80	4.61	76.20	18.39
Panama City MSA	0.21	5	0.66	0.00	20.00	60.00	20.00	0	0	0	0	0	0	1.13	25.20	53.34	20.32
Panhandle Non-Metro	0.35	7	0.93	0.00	14.29	42.86	42.86	0	1	0	0	0	-1	0.00	5.65	83.67	10.69
Pensacola MSA	0.93	10	1.33	0.00	30.00	60.00	10.00	0	2	0	-1	-1	0	2.03	22.09	53.96	21.92
Punta Gorda MSA	1.23	12	1.59	0.00	8.33	75.00	16.67	1	4	0	0	-2	-1	0.00	6.13	84.24	9.63
Sarasota – Bradenton MSA	3.87	34	4.51	0.00	29.41	38.24	32.35	2	13	0	-3	-7	-1	0.67	25.18	52.01	22.14
Sumter Non-Metro	0.25	3	0.40	0.00	0.00	66.67	33.33	2	0	0	0	1	1	0.00	0.00	80.39	19.61
Tallahassee MSA	1.14	8	1.06	0.00	37.50	50.00	12.50	1	3	0	0	1	-3	15.10	23.47	34.96	25.57
Tampa – St. Petersburg MSA	12.52	118	15.65	1.69	26.27	44.07	27.97	11	42	-1	-8	-13	-9	2.35	24.27	46.05	27.32
Vero Beach MSA	1.32	8	1.06	0.00	12.50	75.00	12.50	0	3	0	0	-3	0	0.00	16.49	61.66	21.84
West Palm Beach MD	13.55	95	12.60	2.11	25.26	33.68	38.95	10	19	-1	-1	-9	2	4.21	29.32	33.88	32.37

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF GEORGIA												
Evaluation Period: JULY 1, 2003 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Atlanta MSA	79.39	20,422	3,594,574	8,003	1,396,792	68	11,402	83	1,133,271	28,576	6,136,039	85.98
Limited Review:												
Athens MSA	1.10	284	42,817	110	19,796	1	50	2	14,617	397	77,280	1.22
Ben Hill – Coffee – Telfair Non-Metro	0.19	57	3,314	11	2,235	0	0	0	0	68	5,549	0.28
Brunswick MSA	0.45	122	52,254	41	7,030	0	0	0	0	163	59,284	0.13
Bulloch Non-Metro	0.38	106	10,015	28	1,165	0	0	1	800	135	11,980	0.21
Chattanooga MSA	0.57	176	15,763	30	3,899	0	0	0	0	206	19,662	0.42
Dalton MSA	3.33	983	100,827	214	55,243	0	0	1	1,219	1,198	157,289	1.87
Gainesville MSA	2.04	487	81,841	233	42,294	6	771	7	24,678	733	149,584	2.09
Gordon Non-Metro	0.60	193	16,901	25	6,018	0	0	0	0	218	22,919	0.27
Hinesville MSA	0.35	105	9,030	20	2,097	0	0	0	0	125	11,127	0.15
Jackson Non-Metro	0.42	121	16,857	28	2,641	0	0	2	3,406	151	22,904	0.37
Laurens Non-Metro	0.09	19	1,949	12	3,243	1	240	0	0	32	5,432	0.10
Lumpkin Non-Metro	0.21	71	9,816	5	151	0	0	0	0	76	9,967	0.18
Macon MSA	1.23	299	55,053	140	28,071	3	150	2	12,420	444	95,694	0.82
Rome MSA	1.01	299	29,265	63	9,119	0	0	0	0	362	38,384	0.66
Savannah MSA	7.15	2,063	322,288	499	108,438	6	1,394	4	23,870	2,572	455,990	4.32
Sumter Non-Metro	0.88	270	19,439	39	6,849	8	945	0	0	317	27,233	0.35
Warner Robins MSA	0.55	163	16,459	35	5,736	0	0	0	0	198	22,195	0.44
Washington Non-Metro	0.06	19	1,303	2	350	0	0	0	0	21	1,653	0.13

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF GEORGIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	6.645	72.27	2.41	3.04	16.83	14.93	43.79	42.87	36.98	39.16	1.02	1.12	0.98	0.88	1.22
Limited Review:															
Athens MSA	146	1.59	3.00	11.64	13.74	10.96	37.06	15.75	46.20	61.64	1.08	2.13	0.49	0.50	1.48
Ben Hill – Coffee – Telfair Non-Metro	11	0.12	0.00	0.00	10.32	9.09	89.68	90.91	0.00	0.00	0.17	0.00	0.00	0.19	0.00
Brunswick MSA	77	0.84	2.81	0.00	12.87	0.00	29.83	9.09	54.49	90.91	1.56	0.00	0.00	0.60	2.00
Bulloch Non-Metro	52	0.57	0.00	0.00	0.00	0.00	61.47	51.92	38.53	48.08	1.87	0.00	0.00	1.75	2.08
Chattanooga MSA	63	0.69	0.00	0.00	11.65	20.63	80.04	76.19	8.32	3.17	0.40	0.00	1.42	0.33	0.00
Dalton MSA	555	6.04	0.00	0.00	8.92	26.31	79.45	67.39	11.63	6.31	8.42	0.00	19.83	6.89	4.26
Gainesville MSA	149	1.62	0.00	0.00	5.18	4.70	78.96	75.84	15.86	19.46	0.96	0.00	1.57	0.99	0.62
Gordon Non-Metro	53	0.58	0.00	0.00	0.00	0.00	59.44	45.28	40.56	54.72	2.14	0.00	0.00	1.43	3.09
Hinesville MSA	32	0.35	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.78	0.00	0.00	0.78	0.00
Jackson Non-Metro	51	0.55	0.00	0.00	0.00	0.00	46.09	33.33	53.91	66.67	0.56	0.00	0.00	0.76	0.46
Laurens Non-Metro	9	0.10	5.82	11.11	8.67	11.11	48.65	11.11	36.87	66.67	0.21	0.00	0.00	0.00	0.37
Lumpkin Non-Metro	26	0.28	0.00	0.00	0.00	0.00	24.15	34.62	75.85	65.38	1.47	0.00	0.00	2.15	1.21
Macon MSA	138	1.50	10.04	6.52	19.39	23.19	19.26	15.22	51.32	55.07	1.89	1.36	3.63	1.87	1.47
Rome MSA	96	1.04	0.00	0.00	13.37	15.63	76.24	76.04	10.38	8.33	2.80	0.00	3.98	2.77	1.60
Savannah MSA	894	9.72	3.92	2.91	20.46	12.75	44.90	47.20	30.73	37.14	2.61	3.30	2.96	2.65	2.38
Sumter Non-Metro	98	1.07	0.00	0.00	20.87	24.49	60.22	56.12	18.92	19.39	9.80	0.00	14.06	8.90	8.70
Warner Robins MSA	93	1.01	2.27	0.00	10.53	7.14	61.23	54.84	25.98	38.71	0.81	0.00	0.38	1.11	0.56
Washington Non-Metro	7	0.08	0.00	0.00	0.00	0.00	88.19	100.00	11.81	0.00	1.63	0.00	0.00	1.71	0.00

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF GEORGIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	1,534	77.95	2.41	2.22	16.83	14.28	43.79	44.07	36.98	39.44	4.57	3.90	3.14	4.12	6.36
Limited Review:															
Athens MSA	11	0.56	3.00	0.00	13.74	9.09	37.06	18.18	46.20	72.73	1.15	0.00	0.00	0.00	2.38
Ben Hill – Coffee – Telfair Non-Metro	3	0.15	0.00	0.00	10.32	33.33	89.68	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick MSA	1	0.05	2.81	0.00	12.87	0.00	29.83	0.00	54.49	100.00	0.54	0.00	0.00	0.00	0.87
Bulloch Non-Metro	10	0.51	0.00	0.00	0.00	0.00	61.47	40.00	38.53	60.00	3.39	0.00	0.00	2.63	4.76
Chattanooga MSA	19	0.97	0.00	0.00	11.65	31.58	80.04	57.89	8.32	10.53	0.22	0.00	0.00	0.28	0.00
Dalton MSA	92	4.67	0.00	0.00	8.92	20.65	79.45	72.83	11.63	6.52	13.88	0.00	39.39	11.70	0.00
Gainesville MSA	47	2.39	0.00	0.00	5.18	8.51	78.96	70.21	15.86	21.28	4.35	0.00	21.43	3.88	1.89
Gordon Non-Metro	27	1.37	0.00	0.00	0.00	0.00	59.44	55.56	40.56	44.44	5.04	0.00	0.00	4.00	6.25
Hinesville MSA	14	0.71	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.32	0.00	0.00	4.32	0.00
Jackson Non-Metro	7	0.36	0.00	0.00	0.00	0.00	46.09	28.57	53.91	71.43	2.42	0.00	0.00	1.69	3.08
Laurens Non-Metro	3	0.15	5.82	0.00	8.67	0.00	48.65	66.67	36.87	33.33	0.00	0.00	0.00	0.00	0.00
Lumpkin Non-Metro	2	0.10	0.00	0.00	0.00	0.00	24.15	50.00	75.85	50.00	0.00	0.00	0.00	0.00	0.00
Macon MSA	8	0.41	10.04	0.00	19.39	12.50	19.26	12.50	51.32	75.00	0.45	0.00	0.00	0.00	0.93
Rome MSA	15	0.76	0.00	0.00	13.37	20.00	76.24	73.33	10.38	6.67	1.87	0.00	10.00	0.96	0.00
Savannah MSA	130	6.61	3.92	3.85	20.46	19.23	44.90	56.15	30.73	20.77	9.92	6.45	8.76	12.45	7.87
Sumter Non-Metro	35	1.78	0.00	0.00	20.87	34.29	60.22	37.14	18.92	28.57	42.50	0.00	38.46	33.33	83.33
Warner Robins MSA	7	0.36	2.27	0.00	10.53	28.57	61.23	28.57	25.98	42.86	1.10	0.00	0.00	0.00	3.64
Washington Non-Metro	3	0.15	0.00	0.00	0.00	0.00	88.19	100.00	11.81	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF GEORGIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	12,219	81.15	2.41	2.40	16.83	14.85	43.79	42.68	36.98	40.08	1.99	1.75	1.93	1.85	2.23
Limited Review:															
Athens MSA	126	0.84	3.00	2.38	13.74	12.70	37.06	26.19	46.20	58.73	0.69	0.00	0.61	0.36	0.98
Ben Hill – Coffee – Telfair Non-Metro	43	0.29	0.00	0.00	10.32	16.28	89.68	83.72	0.00	0.00	0.28	0.00	0.00	0.31	0.00
Brunswick MSA	44	0.29	2.81	0.00	12.87	4.55	29.83	4.55	54.49	90.91	0.46	0.00	0.00	0.00	0.69
Bulloch Non-Metro	44	0.29	0.00	0.00	0.00	0.00	61.47	63.64	38.53	36.36	1.36	0.00	0.00	1.10	1.79
Chattanooga MSA	94	0.62	0.00	0.00	11.65	13.83	80.04	81.91	8.32	4.26	0.26	0.00	0.30	0.25	0.31
Dalton MSA	334	2.22	0.00	0.00	8.92	15.27	79.45	75.45	11.63	9.28	5.01	0.00	9.74	4.76	3.01
Gainesville MSA	287	1.91	0.00	0.00	5.18	1.74	78.96	80.84	15.86	17.42	1.86	0.00	0.75	2.05	1.38
Gordon Non-Metro	112	0.74	0.00	0.00	0.00	0.00	59.44	59.82	40.56	40.18	3.37	0.00	0.00	3.73	2.85
Hinesville MSA	59	0.39	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.57	0.00	0.00	1.57	0.00
Jackson Non-Metro	62	0.41	0.00	0.00	0.00	0.00	46.09	17.74	53.91	82.26	0.50	0.00	0.00	0.41	0.56
Laurens Non-Metro	7	0.05	5.82	28.57	8.67	0.00	48.65	14.29	36.87	57.14	0.27	8.00	0.00	0.00	0.00
Lumpkin Non-Metro	43	0.29	0.00	0.00	0.00	0.00	24.15	18.60	75.85	81.40	1.94	0.00	0.00	0.63	2.28
Macon MSA	150	1.00	10.04	6.00	19.39	16.00	19.26	20.67	51.32	57.33	1.30	1.53	1.19	1.74	1.15
Rome MSA	188	1.25	0.00	0.00	13.37	10.11	76.24	81.38	10.38	8.51	2.93	0.00	2.10	3.08	2.87
Savannah MSA	1,037	6.89	3.92	2.89	20.46	16.10	44.90	40.69	30.73	40.31	4.53	3.94	4.87	4.28	4.72
Sumter Non-Metro	137	0.91	0.00	0.00	20.87	24.82	60.22	50.36	18.92	24.82	10.03	0.00	15.28	8.82	8.43
Warner Robins MSA	63	0.42	2.27	6.35	10.53	6.35	61.23	58.73	25.98	28.57	0.86	3.85	0.67	1.05	0.46
Washington Non-Metro	9	0.06	0.00	0.00	0.00	0.00	88.19	88.89	11.81	11.11	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF GEORGIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	24	63.16	11.45	4.17	31.07	20.83	31.08	41.67	26.40	33.33	3.09	2.94	0.00	4.88	5.36
Limited Review:															
Athens MSA	1	2.63	30.05	0.00	30.33	0.00	3.51	0.00	36.11	100.00	0.00	0.00	0.00	0.00	0.00
Ben Hill – Coffee – Telfair Non-Metro	0	0.00	0.00	0.00	17.52	0.00	82.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick MSA	0	0.00	6.33	0.00	14.19	0.00	32.55	0.00	46.93	0.00	0.00	0.00	0.00	0.00	0.00
Bulloch Non-Metro	0	0.00	0.00	0.00	0.00	0.00	92.27	0.00	7.73	0.00	0.00	0.00	0.00	0.00	0.00
Chattanooga MSA	0	0.00	0.00	0.00	33.69	0.00	64.58	0.00	1.73	0.00	0.00	0.00	0.00	0.00	0.00
Dalton MSA	2	5.26	0.00	0.00	51.73	50.00	21.53	0.00	26.73	50.00	8.00	0.00	16.67	0.00	16.67
Gainesville MSA	4	10.53	0.00	0.00	34.69	0.00	63.49	100.00	1.82	0.00	4.00	0.00	0.00	5.88	0.00
Gordon Non-Metro	1	2.53	0.00	0.00	0.00	0.00	49.83	0.00	50.17	100.00	14.29	0.00	0.00	0.00	33.33
Hinesville MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jackson Non-Metro	1	2.63	0.00	0.00	0.00	0.00	62.73	100.00	37.27	0.00	16.67	0.00	0.00	25.00	0.00
Laurens Non-Metro	0	0.00	36.52	0.00	8.77	0.00	37.00	0.00	17.70	0.00	0.00	0.00	0.00	0.00	0.00
Lumpkin Non-Metro	0	0.00	0.00	0.00	0.00	0.00	85.10	0.00	14.90	0.00	0.00	0.00	0.00	0.00	0.00
Macon MSA	3	7.89	13.93	0.00	18.00	0.00	24.00	0.00	44.06	100.00	7.14	0.00	0.00	0.00	16.67
Rome MSA	0	0.00	0.00	0.00	50.00	0.00	41.82	0.00	8.18	0.00	0.00	0.00	0.00	0.00	0.00
Savannah MSA	2	5.26	8.63	0.00	28.75	50.00	34.30	50.00	28.32	0.00	0.00	0.00	0.00	0.00	0.00
Sumter Non-Metro	0	0.00	0.00	0.00	13.81	0.00	85.48	0.00	0.71	0.00	0.00	0.00	0.00	0.00	0.00
Warner Robins MSA	0	0.00	4.41	0.00	15.54	0.00	79.73	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00
Washington Non-Metro	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF GEORGIA				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Atlanta MSA	8,003	83.91	5.18	4.07	20.49	13.77	38.23	31.40	36.10	50.76	2.95	4.02	2.36	2.31	3.74					
Limited Review:																				
Athens MSA	110	1.15	20.10	4.55	19.80	18.18	20.97	26.36	39.14	50.91	1.17	0.19	1.73	1.78	0.97					
Ben Hill – Coffee – Telfair Non-Metro	11	0.12	0.00	0.00	10.06	9.09	89.94	90.91	0.00	0.00	0.62	0.00	0.95	0.59	0.00					
Brunswick MSA	41	0.43	9.03	14.63	25.25	9.76	23.25	12.20	42.47	63.41	0.71	1.88	0.54	0.32	0.77					
Bulloch Non-Metro	28	0.29	0.00	0.00	0.00	0.00	60.41	42.86	39.59	57.14	0.78	0.00	0.00	0.40	1.38					
Chattanooga MSA	30	0.31	0.00	0.00	20.58	10.00	73.30	90.00	6.12	0.00	0.41	0.00	0.00	0.53	0.00					
Dalton MSA	214	2.24	0.00	0.00	37.32	28.04	52.79	42.99	9.89	28.97	3.40	0.00	3.18	2.56	6.28					
Gainesville MSA	233	2.44	0.00	0.00	24.63	29.61	63.74	63.52	11.63	6.87	1.44	0.00	2.47	1.23	0.86					
Gordon Non-Metro	25	0.26	0.00	0.00	0.00	0.00	67.42	64.00	32.58	36.00	0.73	0.00	0.00	0.62	0.89					
Hinesville MSA	20	0.21	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.69	0.00	0.00	1.69	0.00					
Jackson Non-Metro	28	0.29	0.00	0.00	0.00	0.00	49.97	17.86	50.03	82.14	1.11	0.00	0.00	0.53	1.53					
Laurens Non-Metro	12	0.13	14.52	16.67	10.03	50.00	44.11	16.67	31.33	16.67	0.46	0.88	3.03	0.16	0.21					
Lumpkin Non-Metro	5	0.05	0.00	0.00	0.00	0.00	48.65	20.00	51.35	80.00	0.00	0.00	0.00	0.00	0.00					
Macon MSA	140	1.47	26.13	20.00	19.46	6.43	15.48	20.00	38.94	53.57	1.69	1.19	0.77	2.11	2.11					
Rome MSA	63	0.66	0.00	0.00	42.17	36.51	50.80	50.79	7.03	12.70	1.42	0.00	1.46	1.29	1.98					
Savannah MSA	499	5.23	7.77	5.61	19.05	16.23	46.49	38.68	26.42	38.88	3.09	3.23	2.95	2.69	3.74					
Sumter Non-Metro	39	0.41	0.00	0.00	19.46	5.13	72.25	84.62	8.29	10.26	2.59	0.00	1.40	3.42	0.88					
Warner Robins MSA	35	0.37	6.02	14.29	14.81	2.86	66.26	68.57	12.91	14.29	0.75	2.31	0.00	0.84	0.46					
Washington Non-Metro	2	0.02	0.00	0.00	0.00	0.00	93.14	50.00	6.86	50.00	0.75	0.00	0.00	0.42	3.33					

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF GEORGIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	68	73.12	1.80	1.47	15.62	11.76	48.61	44.12	33.96	42.65	4.60	0.00	1.68	5.18	6.82
Limited Review:															
Athens MSA	1	1.08	2.12	0.00	8.90	0.00	41.53	0.00	47.46	100.00	0.00	0.00	0.00	0.00	0.00
Ben Hill – Coffee – Telfair Non-Metro	0	0.00	0.00	0.00	7.39	0.00	92.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick MSA	0	0.00	0.00	0.00	7.29	0.00	33.33	0.00	59.38	0.00	0.00	0.00	0.00	0.00	0.00
Bulloch Non-Metro	0	0.00	0.00	0.00	0.00	0.00	74.57	0.00	25.43	0.00	0.00	0.00	0.00	0.00	0.00
Chattanooga MSA	0	0.00	0.00	0.00	7.56	0.00	83.19	0.00	9.24	0.00	0.00	0.00	0.00	0.00	0.00
Dalton MSA	0	0.00	0.00	0.00	11.49	0.00	75.86	0.00	12.64	0.00	0.00	0.00	0.00	0.00	0.00
Gainesville MSA	6	6.45	0.00	0.00	6.50	16.67	82.50	83.33	11.00	0.00	4.76	0.00	0.00	5.26	0.00
Gordon Non-Metro	0	0.00	0.00	0.00	0.00	0.00	71.91	0.00	28.09	0.00	0.00	0.00	0.00	0.00	0.00
Hinesville MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jackson Non-Metro	0	0.00	0.00	0.00	0.00	0.00	42.16	0.00	57.84	0.00	0.00	0.00	0.00	0.00	0.00
Laurens Non-Metro	1	1.08	1.82	0.00	3.64	0.00	54.55	0.00	40.00	100.00	0.00	0.00	0.00	0.00	0.00
Lumpkin Non-Metro	0	0.00	0.00	0.00	0.00	0.00	28.21	0.00	71.79	0.00	0.00	0.00	0.00	0.00	0.00
Macon MSA	3	3.23	9.48	100.00	14.66	0.00	18.10	0.00	57.76	0.00	13.33	50.00	0.00	0.00	0.00
Rome MSA	0	0.00	0.00	0.00	18.28	0.00	70.97	0.00	10.75	0.00	0.00	0.00	0.00	0.00	0.00
Savannah MSA	6	6.45	2.05	0.00	13.11	0.00	54.92	16.67	29.10	83.33	13.79	0.00	0.00	0.00	44.44
Sumter Non-Metro	8	8.60	0.00	0.00	14.63	25.00	70.73	75.00	14.63	0.00	2.47	0.00	20.00	1.92	0.00
Warner Robins MSA	0	0.00	1.46	0.00	13.14	0.00	67.15	0.00	18.25	0.00	0.00	0.00	0.00	0.00	0.00
Washington Non-Metro	0	0.00	0.00	0.00	0.00	0.00	84.31	0.00	15.69	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF GEORGIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	6,645	72.27	19.70	12.07	17.90	27.81	22.17	21.00	40.23	39.12	1.05	1.40	0.81	0.78	1.41
Limited Review:															
Athens MSA	146	1.59	21.72	3.25	17.09	26.02	20.13	15.45	41.05	55.28	1.21	0.00	1.39	0.59	1.62
Ben Hill – Coffee – Telfair Non-Metro	11	0.12	23.86	18.18	18.86	9.09	20.26	45.45	37.02	27.27	0.22	0.00	0.00	0.83	0.00
Brunswick MSA	77	0.84	21.00	3.57	15.09	7.14	17.61	10.71	46.30	78.57	1.73	2.25	0.74	0.51	2.27
Bulloch Non-Metro	52	0.57	17.39	2.04	15.38	20.41	19.27	20.41	47.95	57.14	2.38	3.23	1.96	2.40	2.41
Chattanooga MSA	63	0.69	19.77	16.13	20.36	25.81	26.42	30.65	33.45	27.42	0.50	1.12	0.53	0.25	0.51
Dalton MSA	555	6.04	18.57	48.61	18.91	35.25	24.01	9.28	38.51	6.86	9.72	23.16	12.18	2.50	1.83
Gainesville MSA	149	1.62	18.59	6.45	18.76	29.03	24.32	19.35	38.33	45.16	0.97	1.37	0.52	0.97	1.24
Gordon Non-Metro	53	0.58	13.61	6.00	16.38	40.00	21.64	22.00	48.37	32.00	2.52	0.00	4.63	2.13	1.60
Hinesville MSA	32	0.35	18.15	3.33	18.23	13.33	23.77	26.67	39.85	56.67	0.80	0.00	0.59	0.58	1.16
Jackson Non-Metro	51	0.55	15.92	2.38	14.61	2.38	17.52	35.71	51.95	59.52	0.62	0.00	0.39	0.53	0.73
Laurens Non-Metro	9	0.10	22.25	0.00	16.04	12.50	19.56	37.50	42.16	50.00	0.30	0.00	0.00	1.08	0.00
Lumpkin Non-Metro	26	0.28	15.03	4.55	14.43	9.09	18.87	27.27	51.67	59.09	1.85	0.00	2.08	2.46	1.61
Macon MSA	138	1.50	25.56	13.01	15.71	30.89	18.80	28.46	39.93	27.64	2.23	4.50	2.35	2.60	1.32
Rome MSA	96	1.04	19.89	18.68	18.96	23.08	21.33	26.37	39.81	31.87	3.24	4.76	2.96	2.61	3.40
Savannah MSA	894	9.72	22.04	9.37	16.74	24.68	20.43	22.28	40.79	43.67	2.88	6.84	3.60	2.07	2.58
Sumter Non-Metro	98	1.07	23.28	8.25	17.75	18.56	21.26	22.68	37.71	50.52	13.92	5.88	9.09	20.75	13.82
Warner Robins MSA	93	1.01	19.65	11.63	17.93	39.53	24.68	29.07	37.74	19.77	0.92	0.95	1.13	1.04	0.58
Washington Non-Metro	7	0.08	26.33	0.00	15.72	14.29	16.06	14.29	41.89	71.43	2.25	0.00	0.00	0.00	8.00

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF GEORGIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	1,534	77.95	19.70	7.89	17.90	24.34	22.17	25.39	40.23	42.37	4.93	3.22	4.30	4.60	6.48
Limited Review:															
Athens MSA	11	0.56	21.72	9.09	17.09	18.18	20.13	9.09	41.05	63.64	1.20	0.00	0.00	0.00	3.06
Ben Hill – Coffee – Telfair Non-Metro	3	0.15	23.86	0.00	18.86	33.33	20.26	33.33	37.02	33.33	0.00	0.00	0.00	0.00	0.00
Brunswick MSA	1	0.05	21.00	0.00	15.09	0.00	17.61	0.00	46.30	100.00	0.56	0.00	0.00	0.00	1.16
Bulloch Non-Metro	10	0.51	17.39	10.00	15.38	10.00	19.27	10.00	47.95	70.00	3.57	0.00	0.00	0.00	6.67
Chattanooga MSA	19	0.97	19.77	31.58	20.36	31.58	26.42	5.26	33.45	31.58	0.23	0.00	0.81	0.00	0.00
Dalton MSA	92	4.67	18.57	18.48	18.91	31.52	24.01	31.52	38.51	18.48	14.19	23.08	14.85	16.67	6.25
Gainesville MSA	47	2.39	18.59	12.77	18.76	25.53	24.32	23.40	38.33	38.30	4.63	9.76	5.97	3.95	2.06
Gordon Non-Metro	27	1.37	13.61	7.41	16.38	14.81	21.64	25.93	48.37	51.85	5.11	0.00	4.35	2.78	6.76
Hinesville MSA	14	0.71	18.15	0.00	18.23	0.00	23.77	21.43	39.85	78.57	4.38	0.00	0.00	5.00	7.84
Jackson Non-Metro	7	0.36	15.92	0.00	14.61	0.00	17.52	42.86	51.95	57.14	2.50	0.00	0.00	6.67	1.67
Laurens Non-Metro	3	0.15	22.25	33.33	16.04	66.67	19.56	0.00	42.16	0.00	0.00	0.00	0.00	0.00	0.00
Lumpkin Non-Metro	2	0.10	15.03	50.00	14.43	0.00	18.87	0.00	51.67	50.00	0.00	0.00	0.00	0.00	0.00
Macon MSA	8	0.41	25.56	0.00	15.71	25.00	18.80	37.50	39.93	37.50	0.47	0.00	2.08	0.00	0.00
Rome MSA	15	0.76	19.89	20.00	18.96	20.00	21.33	40.00	39.81	20.00	1.99	3.70	3.08	2.56	0.00
Savannah MSA	130	6.61	22.04	8.46	16.74	24.62	20.43	31.54	40.79	35.38	10.57	11.76	16.67	12.14	6.72
Sumter Non-Metro	35	1.78	23.28	14.29	17.75	8.57	21.26	17.14	37.71	60.00	42.50	50.00	28.57	25.00	60.00
Warner Robins MSA	7	0.36	19.65	0.00	17.93	0.00	24.68	28.57	37.74	71.43	1.17	0.00	0.00	0.00	3.08
Washington Non-Metro	3	0.15	26.33	0.00	15.72	33.33	16.06	33.33	41.89	33.33	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: STATE OF GEORGIA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta MSA	13,360	81.21	19.70	9.16	17.90	22.51	22.17	26.78	40.23	41.55	3.03	3.17	2.67	2.93	3.31
Limited Review:															
Athens MSA	154	0.94	21.72	4.44	17.09	20.74	37.06	17.78	41.05	57.04	1.70	1.54	2.45	1.25	1.69
Ben Hill – Coffee – Telfair Non-Metro	65	0.40	23.86	9.23	18.86	4.62	89.68	29.23	37.02	56.92	4.03	3.51	0.88	4.32	5.23
Brunswick MSA	45	0.27	21.00	0.00	15.09	8.33	29.83	4.17	46.30	87.50	0.41	0.00	0.00	0.00	0.69
Bulloch Non-Metro	45	0.27	17.39	2.44	15.38	9.76	61.47	21.95	47.95	65.85	1.63	2.70	3.31	1.52	1.13
Chattanooga MSA	130	0.79	19.77	10.24	20.36	26.77	80.04	22.05	33.45	40.94	1.62	1.48	1.55	1.32	2.02
Dalton MSA	344	2.09	18.57	14.54	18.91	22.85	79.45	28.78	38.51	33.83	6.29	8.01	5.07	6.69	6.19
Gainesville MSA	308	1.87	18.59	7.94	18.76	20.22	78.96	23.83	38.33	48.01	2.70	3.48	2.30	2.41	2.95
Gordon Non-Metro	114	0.69	13.61	4.50	16.38	9.01	59.44	27.93	48.37	58.56	4.15	5.71	2.29	4.18	4.83
Hinesville MSA	59	0.36	18.15	1.82	18.23	10.91	100.00	27.27	39.85	60.00	2.72	2.56	2.20	4.00	2.30
Jackson Non-Metro	84	0.51	15.92	2.70	14.61	2.70	46.09	20.27	51.95	74.32	1.80	3.77	0.53	1.67	2.02
Laurens Non-Metro	14	0.09	22.25	0.00	16.04	30.77	48.65	15.38	42.16	53.85	1.82	0.00	2.70	0.83	2.07
Lumpkin Non-Metro	44	0.27	15.03	2.27	14.43	2.27	24.15	27.27	51.67	68.18	2.54	0.00	0.89	3.61	2.75
Macon MSA	150	0.91	25.56	9.56	15.71	13.97	19.26	23.53	39.93	52.94	1.51	1.56	1.30	0.97	1.95
Rome MSA	191	1.16	19.89	11.70	18.96	15.43	76.24	23.40	39.81	49.47	3.71	5.76	2.53	3.96	3.60
Savannah MSA	1,125	6.84	22.04	6.61	16.74	17.91	44.90	25.67	40.79	49.81	6.53	6.35	6.68	6.08	6.76
Sumter Non-Metro	137	0.83	23.28	4.38	17.75	7.30	60.22	25.55	37.71	62.77	12.68	16.67	6.98	17.14	11.95
Warner Robins MSA	66	0.40	19.65	3.33	17.93	23.33	61.23	21.67	37.74	51.67	1.22	0.00	1.58	0.91	1.54
Washington Non-Metro	16	0.10	26.33	0.00	15.72	6.25	88.19	18.75	41.89	75.00	3.72	0.00	0.00	1.56	7.32

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: STATE OF GEORGIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Atlanta MSA	9,022	84.88	72.10	56.12	63.79	15.24	20.97	3.70	3.14
Limited Review:									
Athens MSA	130	1.22	72.54	51.28	62.31	16.15	21.54	1.64	1.19
Ben Hill – Coffee – Telfair Non-Metro	16	0.15	70.51	66.67	68.75	6.25	25.00	1.07	0.69
Brunswick MSA	43	0.40	73.37	66.67	69.77	6.98	23.26	0.78	0.28
Bulloch Non-Metro	28	0.26	73.86	83.33	96.43	3.57	0.00	0.78	0.15
Chattanooga MSA	35	0.33	75.36	60.00	74.29	14.29	11.43	0.64	0.35
Dalton MSA	217	2.04	68.48	51.75	45.16	20.74	34.10	3.50	2.85
Gainesville MSA	245	2.31	75.29	57.14	60.82	15.92	23.27	1.66	1.13
Gordon Non-Metro	26	0.24	69.93	42.86	65.38	0.00	34.62	0.79	0.47
Hinesville MSA	20	0.19	71.48	100.00	70.00	10.00	20.00	1.69	1.16
Jackson Non-Metro	38	0.36	71.75	50.00	81.58	10.53	7.89	1.86	0.86
Laurens Non-Metro	15	0.14	70.29	41.67	40.00	20.00	40.00	0.69	0.57
Lumpkin Non-Metro	5	0.05	78.50	50.00	100.00	0.00	0.00	0.00	0.00
Macon MSA	141	1.33	67.69	65.52	52.48	21.28	26.24	1.72	1.25
Rome MSA	63	0.59	69.76	56.67	63.49	20.63	15.87	1.42	0.57
Savannah MSA	506	4.76	69.49	51.94	54.74	16.21	29.05	3.17	2.59
Sumter Non-Metro	39	0.37	68.41	69.23	41.03	38.46	20.51	2.59	2.08
Warner Robins MSA	37	0.35	71.21	70.59	56.76	10.81	32.43	0.84	0.64
Washington Non-Metro	3	0.03	67.00	0.00	33.33	33.33	33.33	1.12	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF GEORGIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Atlanta MSA	70	73.68	93.72	55.93	54.29	25.71	20.00	4.90	2.82
Limited Review:									
Athens MSA	1	1.05	93.22	100.00	100.00	0.00	0.00	0.00	0.00
Ben Hill – Coffee – Telfair Non-Metro	0	0.00	94.94	0.00	0.00	0.00	0.00	0.00	0.00
Brunswick MSA	0	0.00	95.83	0.00	0.00	0.00	0.00	0.00	0.00
Bulloch Non-Metro	0	0.00	95.95	0.00	0.00	0.00	0.00	0.00	0.00
Chattanooga MSA	0	0.00	99.16	0.00	0.00	0.00	0.00	0.00	0.00
Dalton MSA	0	0.00	90.80	0.00	0.00	0.00	0.00	0.00	0.00
Gainesville MSA	6	6.32	92.00	66.67	16.67	83.33	0.00	4.76	0.00
Gordon Non-Metro	0	0.00	94.38	0.00	0.00	0.00	0.00	0.00	0.00
Hinesville MSA	0	0.00	92.86	0.00	0.00	0.00	0.00	0.00	0.00
Jackson Non-Metro	0	0.00	94.12	0.00	0.00	0.00	0.00	0.00	0.00
Laurens Non-Metro	1	1.05	96.36	100.00	0.00	100.00	0.00	0.00	0.00
Lumpkin Non-Metro	0	0.00	94.87	0.00	0.00	0.00	0.00	0.00	0.00
Macon MSA	3	3.16	95.69	100.00	100.00	0.00	0.00	13.33	18.18
Rome MSA	0	0.00	95.70	0.00	0.00	0.00	0.00	0.00	0.00
Savannah MSA	6	6.32	91.80	100.00	33.33	16.67	50.00	13.79	10.00
Sumter Non-Metro	8	8.42	91.46	100.00	75.00	12.50	12.50	2.47	2.74
Warner Robins MSA	0	0.00	97.81	0.00	0.00	0.00	0.00	0.00	0.00
Washington Non-Metro	0	0.00	96.08	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF GEORGIA				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Atlanta MSA	56	126,252	572	94,533	628	220,785	59.08	12	25,138
Limited Review:									
Athens MSA	9	3,034	8	408	17	3,442	1.12	0	0
Ben Hill – Coffee – Telfair Non-Metro	8	19	4	93	12	112	0.04	0	0
Brunswick MSA	8	9	5	125	13	133	0.04	0	0
Bulloch Non-Metro	11	9,478	5	69	16	9,546	3.10	0	0
Chattanooga MSA	9	4,129	4	137	13	4,266	1.39	0	0
Dalton Non-Metro	10	6,677	8	644	18	7,320	2.38	0	0
Gainesville MSA	11	7,775	123	731	134	8,506	2.77	0	0
Gordon Non-Metro	8	22	4	90	12	112	0.04	0	0
Hinesville Non-Metro	9	282	5	51	14	333	0.11	0	0
Jackson Non-Metro	11	10,248	5	127	16	10,375	3.37	0	0
Laurens Non-Metro	8	7	5	33	13	40	0.01	0	0
Lumpkin Non-Metro	8	12	5	62	13	74	0.02	0	0
Macon MSA	12	9,579	7	292	19	9,872	3.21	0	0
Rome MSA	8	43	6	227	14	270	0.09	0	0
Savannah MSA	10	8,232	15	1,477	25	9,709	3.16	0	0
Sumter Non-Metro	8	25	9	127	17	152	0.05	0	0
Warner Robins MSA	15	22,223	5	148	20	22,371	7.28	0	0
Washington Non-Metro	8	9	5	44	13	52	0.02	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF GEORGIA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Atlanta MSA	85.98	214	80.75	3.74	21.96	30.37	43.93	23	55	-3	-4	-15	-10	5.85	22.80	40.67	30.68
Limited Review:																	
Athens MSA	1.22	4	1.51	25.00	0.00	0.00	75.00	0	1	-1	0	0	0	11.65	20.36	27.51	40.48
Ben Hill – Coffee – Telfair Non-Metro	0.28	3	1.13	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	11.54	88.46	0.00
Brunswick MSA	0.13	1	0.38	0.00	0.00	0.00	100.00	1	0	0	0	0	1	6.12	16.50	33.17	44.20
Bulloch Non-Metro	0.21	1	0.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	69.71	30.29
Chattanooga MSA	0.42	4	1.51	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	13.34	79.07	7.58
Dalton MSA	1.87	4	1.51	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	16.97	72.06	10.97
Gainesville MSA	2.09	5	1.89	0.00	40.00	40.00	20.00	1	1	0	0	0	0	0.00	13.78	74.17	12.05
Gordon Non-Metro	0.27	1	0.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	59.90	40.10
Hinesville MSA	0.15	1	0.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Jackson Non-Metro	0.37	1	0.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	46.37	53.63
Laurens Non-Metro	0.10	1	0.38	0.00	0.00	0.00	100.00	0	0	0	0	0	0	10.29	11.15	46.44	32.13
Lumpkin Non-Metro	0.18	1	0.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	27.13	72.87
Macon MSA	0.82	3	1.13	33.33	0.00	0.00	66.67	0	0	0	0	0	0	18.49	22.92	18.25	40.33
Rome MSA	0.66	3	1.13	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	21.07	70.35	8.58
Savannah MSA	4.32	13	4.91	7.69	38.46	38.46	15.38	0	1	0	0	-1	0	7.65	25.65	41.22	25.48
Sumter Non-Metro	0.35	2	0.75	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	23.27	60.65	16.08
Warner Robins MSA	0.44	2	0.75	0.00	50.00	50.00	0.00	0	0	0	0	0	0	3.17	17.62	57.58	21.63
Washington Non-Metro	0.13	1	0.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	90.67	9.33

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF MARYLAND								Evaluation Period: JULY 1, 2003 to JUNE 30, 2006		
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Baltimore – Towson MSA	72.68	6,746	1,189,838	3,065	415,887	30	4,150	5	50,183	9,846	1,660,058	62.36
Limited Review:												
Bethesda MSA	27.32	2,575	885,535	1,116	139,181	9	2,358	1	8,625	3,701	1,035,699	37.64

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF MARYLAND								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore – Towson MSA	1,590	67.34	4.65	6.67	16.27	18.11	42.08	33.33	37.00	41.89	0.75	1.35	0.94	0.57	0.84
Limited Review:															
Bethesda MSA	771	32.66	0.38	0.13	14.09	10.77	44.17	44.23	41.36	44.88	0.88	0.66	0.62	0.73	1.31

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF MARYLAND								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore – Towson MSA	437	79.45	4.65	5.03	16.27	16.48	42.08	45.54	37.00	32.95	1.78	1.82	1.66	1.75	1.85
Limited Review:															
Bethesda MSA	113	20.55	0.38	0.88	14.09	19.47	44.17	37.17	41.36	42.48	1.63	0.00	2.35	1.36	1.68

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF MARYLAND										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Baltimore – Towson MSA	4,715	73.60	4.65	4.16	16.27	17.29	42.08	42.88	37.00	35.67	1.68	3.78	2.50	1.52	1.48	
Limited Review:																
Bethesda MSA	1,691	26.40	0.38	0.18	14.09	13.54	44.17	39.80	41.36	46.48	1.42	0.44	1.19	1.17	1.89	

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF MARYLAND									Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore – Towson MSA	4	100.00	9.30	50.00	27.17	25.00	44.51	0.00	19.02	25.00	0.51	3.13	0.00	0.00	0.00
Limited Review:															
Bethesda MSA	0	0.00	1.33	0.00	43.88	0.00	41.97	0.00	12.82	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF MARYLAND										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Baltimore – Towson MSA	3,065	73.31	5.29	3.33	16.18	14.81	42.83	43.52	35.68	38.34	2.83	2.99	3.33	2.80	2.70	
Limited Review:																
Bethesda MSA	1,116	26.69	0.28	0.00	23.11	21.06	40.20	39.25	36.41	39.70	2.60	0.00	2.55	2.47	2.81	

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF MARYLAND								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore – Towson MSA	30	76.92	0.66	6.67	4.66	6.67	44.06	30.00	50.62	56.67	6.36	33.33	8.33	4.90	6.72
Limited Review:															
Bethesda MSA	9	23.08	0.22	0.00	13.92	33.33	46.35	55.56	39.51	11.11	6.17	0.00	11.11	5.56	3.70

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF MARYLAND										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Baltimore – Towson MSA	1,590	67.34	20.48	11.37	17.72	20.68	22.42	23.68	39.38	44.27	0.64	1.21	0.64	0.55	0.61	
Limited Review:																
Bethesda MSA	771	32.66	17.25	9.20	17.54	18.99	22.10	24.33	43.11	47.48	0.63	0.88	0.49	0.63	0.69	

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF MARYLAND								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Baltimore – Towson MSA	437	79.45	20.48	9.74	17.72	18.10	22.42	24.13	39.38	48.03	1.84	1.20	1.26	1.53	2.49
Limited Review:															
Bethesda MSA	113	20.55	17.25	10.91	17.54	17.27	22.10	26.36	43.11	45.45	1.72	1.39	0.92	1.75	2.33

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: STATE OF MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share									
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Baltimore – Towson MSA	4,715	73.60	20.48	14.11	17.72	20.18	22.42	28.02	39.38	37.68	1.82	3.27	1.62	1.70	1.72					
Limited Review:																				
Bethesda MSA	1,691	26.40	17.25	8.87	17.54	22.63	22.10	26.09	43.11	42.41	1.23	1.09	0.94	1.19	1.51					

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: STATE OF MARYLAND			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Baltimore – Towson MSA	3,065	73.31	71.97	51.74	71.58	13.96	14.45	2.83	1.98
Limited Review:									
Bethesda MSA	1,116	26.69	75.78	54.85	75.99	11.92	12.10	2.60	1.42

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: STATE OF MARYLAND			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Baltimore – Towson MSA	30	76.92	94.35	62.50	53.33	36.67	10.00	6.36	3.49
Limited Review:									
Bethesda MSA	9	23.08	90.68	25.00	33.33	33.33	33.33	6.17	1.82

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF MARYLAND				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Baltimore MSA	14	23,058	123	32,816	137	55,874	84.38	3	19,149
Limited Review:									
Bethesda MSA	7	9,764	17	579	24	10,343	15.62	1	305

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF MARYLAND Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Baltimore – Towson MSA	62.36	58	80.56	8.62	17.24	48.28	25.86	5	5	0	0	1	-1	9.07	20.23	39.47	30.83
Limited Review:																	
Bethesda MSA	37.64	14	19.44	0.00	42.86	28.57	28.57	1	1	0	0	0	0	0.97	23.03	42.00	34.00

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF MISSISSIPPI												
Evaluation Period: NOVEMBER 1, 2004 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Gulfport – Biloxi MSA	33.71	153	27,115	137	16,557	5	215	2	9,480	297	53,367	24.11
Limited Review:												
Hattiesburg MSA	9.76	32	4,825	53	9,804	1	311	0	0	86	14,940	6.82
Jackson MSA	23.27	120	47,841	83	15,184	0	0	2	6,220	205	69,245	32.94
Pascagoula MSA	33.26	174	19,970	119	18,294	0	0	0	0	293	38,264	36.13

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF MISSISSIPPI								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	76	30.40	0.00	0.00	8.43	5.26	74.40	76.32	17.16	18.42	0.40	0.00	0.76	0.40	0.29
Limited Review:															
Hattiesburg MSA	17	6.80	3.89	0.00	10.97	0.00	46.56	17.65	38.58	82.35	0.30	0.00	0.00	0.08	0.51
Jackson MSA	77	30.80	4.43	6.49	15.78	9.09	39.11	10.39	40.68	74.03	0.19	1.28	0.33	0.06	0.21
Pascagoula MSA	80	32.00	0.03	0.00	13.30	13.75	69.26	51.25	17.42	35.00	0.69	0.00	1.20	0.48	1.28

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF MISSISSIPPI						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ*** Units	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	7	31.82	0.00	0.00	8.43	42.86	74.40	42.86	17.16	14.29	0.87	0.00	4.11	0.51	0.72
Limited Review:															
Hattiesburg MSA	1	4.55	3.89	0.00	10.97	0.00	46.56	0.00	38.58	100.00	0.31	0.00	0.00	0.00	0.92
Jackson MSA	1	4.55	4.43	100.00	15.78	0.00	39.11	0.00	40.68	0.00	0.09	1.52	0.00	0.00	0.00
Pascagoula MSA	13	59.09	0.03	0.00	13.30	12.50	69.26	69.23	17.42	30.77	1.87	0.00	0.00	1.84	4.17

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF MISSISSIPPI								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	69	34.33	0.00	0.00	8.43	1.45	74.40	75.36	17.16	23.19	1.04	0.00	0.44	1.13	0.91
Limited Review:															
Hattiesburg MSA	14	6.97	3.89	0.00	10.97	0.00	46.56	21.43	38.58	78.57	0.62	0.00	0.00	0.36	0.93
Jackson MSA	37	18.41	4.43	2.70	15.78	27.03	39.11	24.32	40.68	45.95	0.18	0.55	0.67	0.06	0.11
Pascagoula MSA	81	40.30	0.03	0.00	13.30	7.41	69.26	64.20	17.42	28.40	2.07	0.00	2.08	1.84	2.91

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF MISSISSIPPI								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	1	16.67	0.00	0.00	18.45	0.00	61.45	100.00	19.98	0.00	4.35	0.00	0.00	6.67	0.00
Limited Review:															
Hattiesburg MSA	0	0.00	12.84	0.00	29.50	0.00	29.33	0.00	28.33	0.00	0.00	0.00	0.00	0.00	0.00
Jackson MSA	5	83.33	10.51	0.00	34.89	20.00	28.66	60.00	25.94	20.00	4.44	0.00	8.33	0.00	8.33
Pascagoula MSA	0	0.00	0.00	0.00	28.59	0.00	46.82	0.00	24.59	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF MISSISSIPPI		Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography						
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp		
Full Review:																	
Gulfport – Biloxi MSA	137	34.95	0.00	0.00	17.63	17.52	64.95	53.28	14.17	24.82	2.71	0.00	3.60	2.10	3.59		
Limited Review:																	
Hattiesburg MSA	53	13.52	7.21	16.98	13.77	7.55	35.93	28.30	43.09	47.17	1.80	6.57	1.15	1.38	1.60		
Jackson MSA	83	21.17	12.07	13.25	21.54	4.82	30.21	10.84	36.18	71.08	0.63	1.08	0.24	0.23	0.95		
Pascagoula MSA	119	30.36	0.50	0.00	25.85	20.17	49.26	42.86	24.39	36.97	5.16	0.00	6.15	4.15	6.61		

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Institution ID: Wachovia Bank, N.A.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF MISSISSIPPI						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006						
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	5	83.33	0.00	0.00	8.24	0.00	78.02	80.00	13.74	20.00	17.86	0.00	0.00	19.05	20.00
Limited Review:															
Hattiesburg MSA	1	16.67	2.11	0.00	3.52	0.00	55.63	0.00	38.73	100.00	1.27	0.00	0.00	0.00	2.70
Jackson MSA	0	0.00	2.66	0.00	9.63	0.00	50.82	0.00	36.89	0.00	0.00	0.00	0.00	0.00	0.00
Pascagoula MSA	0	0.00	1.01	0.00	7.07	0.00	72.73	0.00	19.19	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF MISSISSIPPI								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	76	30.40	20.01	2.86	17.56	10.00	22.46	24.29	39.96	62.86	0.39	0.96	0.00	0.24	0.50
Limited Review:															
Hattiesburg MSA	17	6.80	22.52	0.00	15.35	11.76	20.71	17.65	41.43	70.59	0.37	0.00	0.00	0.17	0.56
Jackson MSA	77	30.80	21.83	3.77	15.75	18.87	19.26	20.75	43.16	56.60	0.07	0.00	0.08	0.00	0.12
Pascagoula MSA	80	32.00	18.49	1.41	18.32	18.31	22.83	16.90	40.37	63.38	0.61	0.00	0.55	0.37	0.81

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF MISSISSIPPI								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	7	31.82	20.01	14.29	17.56	14.29	22.46	0.00	39.96	71.43	0.96	1.01	0.76	0.00	1.51
Limited Review:															
Hattiesburg MSA	1	4.55	22.52	0.00	15.35	0.00	20.71	0.00	41.43	100.00	0.32	0.00	0.00	0.00	0.68
Jackson MSA	1	4.55	21.83	0.00	15.75	0.00	19.26	0.00	43.16	100.00	0.10	0.00	0.00	0.00	0.22
Pascagoula MSA	13	59.09	18.49	15.38	18.32	7.69	22.83	15.38	40.37	61.54	1.97	1.90	0.67	1.48	2.94

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF MISSISSIPPI								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Gulfport – Biloxi MSA	149	27.59	20.01	2.21	17.56	13.24	22.46	22.06	39.96	62.50	1.63	1.12	1.36	1.30	1.91
Limited Review:															
Hattiesburg MSA	40	7.41	22.52	2.70	15.35	5.41	46.56	8.11	41.43	83.78	1.02	0.00	0.29	0.19	1.57
Jackson MSA	127	23.52	21.83	0.00	15.75	17.65	39.11	10.29	43.16	72.06	0.49	0.00	0.72	0.20	0.60
Pascagoula MSA	224	41.48	18.49	5.05	18.32	11.01	69.26	20.18	40.37	63.76	5.47	4.21	3.51	4.40	6.95

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: STATE OF MISSISSIPPI Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Gulfport – Biloxi MSA	272	37.73	71.50	83.82	69.49	16.54	13.97	2.16	3.54
Limited Review:									
Hattiesburg MSA	89	12.34	68.96	80.65	61.80	14.61	23.60	1.10	1.40
Jackson MSA	142	19.69	68.28	65.52	56.34	26.06	17.61	0.43	0.51
Pascagoula MSA	218	30.24	73.92	76.03	60.09	19.72	20.18	3.20	4.42

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Geography: STATE OF MISSISSIPPI Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Gulfport – Biloxi MSA	5	83.33	95.60	100.00	100.00	0.00	0.00	0.00	0.00
Limited Review:									
Hattiesburg MSA	1	16.67	92.96	0.00	0.00	0.00	100.00	0.00	0.00
Jackson MSA	0	0.00	92.83	0.00	0.00	0.00	0.00	0.00	0.00
Pascagoula MSA	0	0.00	93.94	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF MISSISSIPPI				Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Gulfport – Biloxi MSA	7	256	16	557	23	813	4.32	0	0
Limited Review:									
Hattiesburg MSA	7	1,936	8	324	15	2,260	12.02	0	0
Jackson MSA	10	7,729	24	3,867	34	11,596	61.65	2	4,424
Pascagoula MSA	7	3,811	7	329	14	4,140	22.01	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF MISSISSIPPI Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Gulfport – Biloxi MSA	24.11	3	25.00	0.00	0.00	66.67	33.33	0	1	0	0	-1	0	0.00	12.65	73.00	14.33
Limited Review:																	
Hattiesburg MSA	6.82	2	16.67	0.00	0.00	50.00	50.00	0	0	0	0	0	0	6.65	17.30	41.78	34.27
Jackson MSA	32.94	4	33.33	25.00	0.00	0.00	75.00	1	0	0	0	0	1	7.88	21.55	36.41	34.16
Pascagoula MSA	36.13	3	25.00	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.64	16.67	66.43	16.26

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF NEW JERSEY											Evaluation Period: JULY 1, 2003 to JUNE 30, 2006	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Edison MD	55.22	11,358	2,355,226	5,153	790,060	33	5,957	7	42,948	16,551	3,194,191	61.89
Limited Review:												
Atlantic City MSA	6.43	1,606	248,879	320	35,647	0	0	0	0	1,926	284,526	3.46
Camden MD	25.08	5,447	711,136	2,044	319,749	21	2,815	6	19,484	7,518	1,053,184	20.97
Ocean City MSA	3.00	825	280,937	72	11,805	2	100	0	0	899	292,842	0.67
Trenton MSA	10.27	2,188	347,803	881	128,082	3	431	6	31,676	3,078	507,992	13.02

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF NEW JERSEY								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ*** Units	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Edison MD	2,806	54.95	3.50	3.42	14.87	17.64	51.71	46.44	29.93	32.50	1.96	2.65	1.99	1.86	2.06
Limited Review:															
Atlantic City MSA	448	8.77	0.98	2.23	9.67	13.62	66.07	65.18	23.25	18.97	2.07	5.56	2.02	2.11	1.81
Camden MD	980	19.19	3.02	2.24	9.38	9.59	62.69	61.53	24.91	26.63	1.07	0.77	0.64	1.05	1.32
Ocean City MSA	317	6.21	0.00	0.00	21.44	19.87	50.49	41.32	28.06	38.80	2.20	0.00	1.47	1.64	3.52
Trenton MSA	555	10.87	6.07	18.56	12.82	20.72	38.98	22.34	42.12	38.38	2.67	6.17	4.08	1.63	2.18

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF NEW JERSEY								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Edison MD	1,153	56.99	3.50	2.25	14.87	13.88	51.71	58.89	29.93	24.98	3.45	6.67	3.14	3.65	2.94
Limited Review:															
Atlantic City MSA	156	7.71	0.98	1.92	9.67	16.67	66.07	62.82	23.25	18.59	3.04	15.38	3.03	3.07	2.59
Camden MD	491	24.27	3.02	0.81	9.38	7.94	62.69	67.82	24.91	23.42	1.80	0.45	2.57	1.84	1.55
Ocean City MSA	41	2.03	0.00	0.00	21.44	24.39	50.49	34.15	28.06	41.46	1.81	0.00	2.02	1.53	2.16
Trenton MSA	182	9.00	6.07	10.99	12.82	19.78	38.98	39.56	42.12	29.67	7.67	15.19	10.50	6.20	6.94

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF NEW JERSEY								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Edison MD	7,393	51.74	3.50	2.39	14.87	15.16	51.71	54.63	29.93	27.81	3.11	4.93	3.24	2.89	3.40
Limited Review:															
Atlantic City MSA	1,002	7.01	0.98	0.20	9.67	12.97	66.07	65.47	23.25	21.36	3.63	2.35	5.22	3.57	3.15
Camden MD	3,976	27.83	3.02	1.26	9.38	7.85	62.69	66.88	24.91	24.02	2.98	3.04	3.01	3.06	2.77
Ocean City MSA	466	3.26	0.00	0.00	21.44	14.81	50.49	39.70	28.06	45.49	2.55	0.00	1.51	2.34	3.47
Trenton MSA	1,451	10.16	6.07	9.92	12.82	14.61	38.98	41.35	42.12	34.11	5.12	10.67	5.59	5.03	4.30

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF NEW JERSEY						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Edison MD	6	85.71	7.81	0.00	24.08	50.00	53.46	50.00	14.66	0.00	2.08	0.00	3.08	2.70	0.00
Limited Review:															
Atlantic City MSA	0	0.00	14.40	0.00	27.71	0.00	51.78	0.00	6.10	0.00	0.00	0.00	0.00	0.00	0.00
Camden MD	0	0.00	6.64	0.00	24.73	0.00	57.35	0.00	11.28	0.00	0.00	0.00	0.00	0.00	0.00
Ocean City MSA	1	14.29	0.00	0.00	22.14	100.00	53.11	0.00	24.75	0.00	3.23	0.00	7.14	0.00	0.00
Trenton MSA	0	0.00	19.55	0.00	8.94	0.00	40.16	0.00	31.35	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Edison MD	5,153	60.84	3.08	2.58	13.30	11.66	52.16	49.19	31.34	36.41	4.59	5.09	4.28	4.30	5.11					
Limited Review:																				
Atlantic City MSA	320	3.78	6.74	4.06	14.17	10.63	56.57	62.19	22.50	23.13	2.79	3.31	2.73	2.91	2.43					
Camden MD	2,044	24.13	3.35	2.10	11.27	8.95	57.37	58.17	27.71	29.94	3.82	3.39	3.79	3.81	3.80					
Ocean City MSA	72	0.85	0.00	0.00	18.39	18.06	58.05	37.50	23.56	44.44	1.08	0.00	1.05	0.79	1.78					
Trenton MSA	881	10.40	11.95	10.33	10.51	10.78	33.11	29.63	44.40	49.26	5.98	8.17	5.92	5.39	6.08					

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF NEW JERSEY								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Edison MD	33	55.93	1.12	6.06	8.24	6.06	55.95	45.45	34.69	42.42	9.55	50.00	0.00	8.25	12.31
Limited Review:															
Atlantic City MSA	0	0.00	0.33	0.00	2.98	0.00	80.13	0.00	16.56	0.00	0.00	0.00	0.00	0.00	0.00
Camden MD	21	35.59	0.79	0.00	6.66	19.05	59.42	61.90	33.13	19.05	14.42	0.00	42.86	14.75	8.33
Ocean City MSA	2	3.39	0.00	0.00	13.64	0.00	58.44	0.00	27.92	100.00	9.09	0.00	0.00	0.00	33.33
Trenton MSA	3	5.08	3.86	66.67	7.72	0.00	26.69	0.00	61.74	33.33	9.09	100.00	0.00	0.00	7.14

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF NEW JERSEY										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Edison MD	2,806	54.95	18.80	8.77	18.36	20.53	22.65	26.35	40.19	44.35	1.94	2.94	1.99	1.64	2.00	
Limited Review:																
Atlantic City MSA	448	8.77	19.34	5.64	18.27	20.38	23.37	21.63	39.02	52.35	2.04	2.78	1.89	1.81	2.16	
Camden MD	980	19.19	18.60	6.41	18.33	24.42	24.47	28.38	38.60	40.79	1.10	0.83	0.97	0.96	1.42	
Ocean City MSA	317	6.21	19.01	1.29	18.85	1.29	21.68	6.01	40.46	91.42	2.12	1.32	0.74	1.22	2.38	
Trenton MSA	555	10.87	20.60	15.83	17.26	20.28	21.39	23.06	40.75	40.83	2.13	4.12	2.04	1.62	2.07	

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF NEW JERSEY								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Edison MD	1,153	56.99	18.80	8.28	18.36	18.66	22.65	28.16	40.19	44.90	3.56	3.71	3.42	3.65	3.52
Limited Review:															
Atlantic City MSA	156	7.71	19.34	11.18	18.27	23.68	23.37	22.37	39.02	42.76	3.08	8.04	3.14	2.96	2.33
Camden MD	491	24.27	18.60	8.44	18.33	20.16	24.47	32.92	38.60	38.48	1.83	1.46	1.47	2.25	1.81
Ocean City MSA	41	2.03	19.01	5.13	18.85	5.13	21.68	15.38	40.46	74.36	1.75	2.78	0.00	2.37	1.92
Trenton MSA	182	9.00	20.60	14.44	17.26	25.56	21.39	27.78	40.75	32.22	8.09	10.39	8.49	7.65	7.25

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: STATE OF NEW JERSEY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share									
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Edison MD	7,393	51.74	18.80	9.56	18.36	20.93	22.65	28.15	40.19	41.36	3.47	4.49	3.26	3.05	3.75					
Limited Review:																				
Atlantic City MSA	1,002	7.01	19.34	3.80	18.27	21.52	23.37	29.49	39.02	45.18	3.81	2.50	4.01	3.69	3.99					
Camden MD	3,976	27.83	18.60	8.68	18.33	22.80	24.47	30.78	38.60	37.74	3.45	3.65	3.12	3.40	3.73					
Ocean City MSA	466	3.26	19.01	1.82	18.85	7.79	21.68	22.34	40.46	68.05	2.75	1.24	1.32	2.99	3.10					
Trenton MSA	1,451	10.16	20.60	15.40	17.26	21.65	21.39	26.93	40.75	36.01	5.81	9.91	4.79	5.96	5.14					

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: STATE OF NEW JERSEY			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Edison MD	5,153	60.84	73.20	52.50	69.18	13.86	16.96	4.59	3.49
Limited Review:									
Atlantic City MSA	320	3.78	71.86	70.00	70.63	19.06	10.31	2.79	3.04
Camden MD	2,044	24.13	70.94	48.03	65.51	16.59	17.91	3.82	3.13
Ocean City MSA	72	0.85	75.39	63.41	61.11	18.06	20.83	1.08	0.88
Trenton MSA	881	10.40	69.47	53.06	70.83	13.39	15.78	5.98	4.92

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Geography: STATE OF NEW JERSEY Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Edison MD	33	55.93	94.52	46.43	54.55	21.21	24.24	9.55	4.29
Limited Review:									
Atlantic City MSA	0	0.00	93.05	0.00	0.00	0.00	0.00	0.00	0.00
Camden MD	21	35.59	93.25	52.94	66.67	28.57	4.76	14.42	8.75
Ocean City MSA	2	3.39	96.75	0.00	100.00	0.00	0.00	9.09	0.00
Trenton MSA	3	5.08	92.93	100.00	33.33	66.67	0.00	9.09	5.88

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF NEW JERSEY				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Edison MD	13	39,391	104	5,087	117	44,478	66.72	2	2,867
Limited Review:									
Atlantic MSA	0	0	48	502	48	502	0.75	0	0
Camden MD	5	1,772	122	8,036	127	9,808	14.71	1	112
Ocean City MSA	0	0	37	253	37	253	0.38	0	0
Trenton MSA	10	7,981	93	3,641	103	11,622	17.43	2	1,148

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF NEW JERSEY Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Edison MD	61.89	99	58.93	7.07	14.14	50.51	28.28	4	4	0	0	-1	1	3.91	17.20	51.81	26.93
Limited Review:																	
Atlantic City MSA	3.46	10	5.95	10.00	10.00	50.00	20.00	0	0	0	0	0	0	4.31	16.09	61.29	17.52
Camden MD	20.97	40	23.81	2.50	7.50	65.00	25.00	1	6	0	0	-2	-3	6.00	12.38	59.47	22.13
Ocean City MSA	0.67	1	0.60	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	23.79	51.50	24.71
Trenton MSA	13.02	18	10.71	5.56	27.78	27.78	38.89	0	0	0	0	0	0	11.94	14.87	35.29	37.37

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF NEW YORK								Evaluation Period: JULY 1, 2003 to JUNE 30, 2006		
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Poughkeepsie – Newburgh MSA	34.43	1,075	186,525	305	28,892	3	300	0	0	1,383	215,717	44.02
Limited Review:												
Kingston MSA	6.25	189	28,641	61	5,600	1	176	0	0	251	34,417	10.02
Nassau – Suffolk MD	59.32	2,235	817,825	147	37,544	0	0	1	3,500	2,383	858,869	45.97

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE			Geography: STATE OF NEW YORK								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Poughkeepsie – Newburgh MSA	317	23.87	2.07	5.68	8.38	6.62	66.59	54.57	22.96	33.12	1.08	1.41	0.80	0.94	1.54
Limited Review:															
Kingston MSA	41	3.09	0.00	0.00	8.34	2.44	76.90	68.29	14.76	29.27	0.60	0.00	0.21	0.59	1.05
Nassau – Suffolk MD	970	73.04	0.22	0.21	12.21	14.43	66.17	55.77	21.40	29.59	0.55	0.00	0.38	0.47	1.04

^{*} Based on 2004 Aggregate HMDA data.

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF NEW YORK										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area (2005):	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Poughkeepsie – Newburgh MSA	128	63.37	2.07	3.13	8.38	4.69	66.59	66.41	22.96	25.78	1.84	4.23	1.06	1.91	1.71	
Limited Review:																
Kingston MSA	21	10.40	0.00	0.00	8.34	9.52	76.90	71.43	14.76	19.05	1.12	0.00	1.23	0.99	1.87	
Nassau – Suffolk MD	53	26.24	0.22	0.00	12.21	7.55	66.17	67.92	21.40	24.53	0.24	0.00	0.08	0.25	0.48	

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF NEW YORK										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Poughkeepsie – Newburgh MSA	626	31.86	2.07	3.35	8.38	7.83	66.59	61.18	22.96	27.64	1.29	1.38	1.02	1.17	1.76	
Limited Review:																
Kingston MSA	127	6.46	0.00	0.00	8.34	9.45	76.90	67.72	14.76	22.83	1.05	0.00	0.99	1.09	0.89	
Nassau – Suffolk MD	1,212	61.68	0.22	0.25	12.21	15.18	66.17	61.14	21.40	23.43	0.53	0.47	0.32	0.52	0.91	

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF NEW YORK								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Poughkeepsie – Newburgh MSA	4	100.00	15.62	75.00	20.84	25.00	59.33	0.00	4.15	0.00	2.78	5.26	4.17	0.00	0.00
Limited Review:															
Kingston MSA	0	0.00	0.00	0.00	30.39	0.00	63.99	0.00	5.62	0.00	0.00	0.00	0.00	0.00	0.00
Nassau – Suffolk MD	0	0.00	3.51	0.00	27.94	0.00	58.07	0.00	10.49	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF NEW YORK								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Poughkeepsie – Newburgh MSA	305	59.45	7.83	5.90	13.06	9.51	61.31	57.70	17.78	26.89	1.12	1.04	0.88	1.02	1.55
Limited Review:															
Kingston MSA	61	11.89	0.00	0.00	11.81	8.20	76.01	78.69	12.17	13.11	0.60	0.00	0.72	0.64	0.34
Nassau – Suffolk MD	147	28.65	0.72	0.00	13.61	4.08	63.06	53.06	22.60	42.86	0.06	0.00	0.02	0.05	0.11

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NEW YORK								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Poughkeepsie – Newburgh MSA	3	75.00	0.83	0.00	6.26	0.00	64.27	33.33	28.64	66.67	1.49	0.00	0.00	0.00	4.55
Limited Review:															
Kingston MSA	1	25.00	0.00	0.00	3.13	0.00	78.37	0.00	18.50	100.00	6.67	0.00	0.00	0.00	25.00
Nassau – Suffolk MD	0	0.00	0.38	0.00	16.03	0.00	66.38	0.00	17.22	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF NEW YORK								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Poughkeepsie – Newburgh MSA	317	23.87	18.94	3.70	17.89	17.70	24.27	27.57	38.90	51.03	1.08	0.98	1.32	0.83	1.17
Limited Review:															
Kingston MSA	41	3.09	19.26	6.67	18.22	3.33	23.74	33.33	38.78	56.67	0.50	1.83	0.25	0.71	0.34
Nassau – Suffolk MD	970	73.04	17.95	3.81	18.53	13.97	24.17	21.59	39.35	60.63	0.35	0.40	0.31	0.19	0.49

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF NEW YORK								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families** *	% BANK Loans** **	% Families** *	% BANK Loans** **	% Families** *	% BANK Loans** **	Overall	Low	Mod	Mid	Upp
Full Review:															
Poughkeepsie – Newburgh MSA	128	63.37	18.94	2.38	17.89	13.49	24.27	23.81	38.90	60.32	1.88	0.90	1.46	1.45	2.63
Limited Review:															
Kingston MSA	21	10.40	19.26	0.00	18.22	4.76	23.74	19.05	38.78	76.19	1.21	0.00	0.00	1.15	2.10
Nassau – Suffolk MD	53	26.24	17.95	4.08	18.53	16.33	24.17	20.41	39.35	59.18	0.26	0.11	0.28	0.14	0.40

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF NEW YORK						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Poughkeepsie – Newburgh MSA	626	31.86	18.94	4.39	17.89	16.27	24.27	32.54	38.90	46.80	1.37	0.48	1.09	1.51	1.56
Limited Review:															
Kingston MSA	127	6.46	19.26	3.74	18.22	22.43	23.74	28.97	38.78	44.86	1.12	0.42	1.15	1.10	1.21
Nassau – Suffolk MD	1,212	61.68	17.95	4.51	18.53	25.77	24.17	30.85	39.35	38.87	0.46	0.33	0.41	0.42	0.57

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: STATE OF NEW YORK Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Poughkeepsie – Newburgh MSA	305	59.45	75.34	70.51	81.97	11.80	6.23	1.12	1.04
Limited Review:									
Kingston MSA	61	11.89	78.76	73.53	81.97	9.84	8.20	0.60	0.51
Nassau – Suffolk MD	147	28.65	77.29	62.30	45.58	20.41	34.01	0.06	0.05

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NEW YORK			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Poughkeepsie – Newburgh MSA	3	75.00	95.86	0.00	100.00	0.00	0.00	1.49	0.00
Limited Review:									
Kingston MSA	1	25.00	92.16	0.00	0.00	100.00	0.00	6.67	0.00
Nassau – Suffolk MD	0	0.00	95.84	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF NEW YORK									
Evaluation Period: July 1, 2003 TO JUNE 30, 2006									
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Poughkeepsie – Newburg MSA	2	7,802	17	81	19	7,883	98.15	0	0
Limited Review:									
Kingston MSA	0	0	6	47	6	47	0.58	0	0
Nassau - Suffolk MD	1	87	1	15	2	102	1.27	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF NEW YORK Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Poughkeepsie – Newburgh MSA	44.02	4	36.36	0.00	0.00	75.00	25.00	0	0	0	0	0	0	7.18	11.97	62.07	18.75
Limited Review:																	
Kingston MSA	10.02	2	18.18	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.46	75.10	13.44
Nassau – Suffolk MD	45.97	5	45.45	0.00	0.00	20.00	80.00	3	0	0	0	1	2	0.76	16.02	64.36	18.86

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF NORTH CAROLINA												
Evaluation Period: JULY 1, 2003 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Asheville MSA	6.44	2,085	330,299	876	164,321	3	850	5	69,640	2,969	565,110	6.31
Raleigh MSA	16.95	5,257	914,586	2,529	436,806	10	1,323	19	171,661	7,815	1,524,376	18.53
Limited Review:												
Albemarle Non-Metro	0.76	272	24,232	81	6,754	0	0	0	0	353	30,986	0.75
Burlington MSA	1.78	577	61,156	240	52,740	1	100	4	427	822	114,423	2.19
Durham MSA	6.30	2,143	361,371	727	130,299	22	2,674	12	119,653	2,904	613,927	8.26
Eastern Non-Metro	5.86	1,754	240,204	829	145,037	111	21,411	7	9,357	2,701	416,009	4.40
Fayetteville MSA	2.28	770	83,487	263	40,382	5	1,880	14	51,348	1,052	177,097	1.50
Goldsboro MSA	1.13	357	40,565	155	26,966	6	1,101	2	14,360	520	82,992	0.92
Greensboro MSA	10.75	3,477	468,449	1,448	287,194	13	1,527	19	73,212	4,957	830,382	10.47
Greenville MSA	2.82	818	103,478	415	85,923	58	9,305	8	5,763	1,299	204,469	1.84
Hickory MSA	4.47	1,540	160,218	513	92,526	3	123	4	11,790	2,060	264,657	4.26
Jacksonville MSA	1.81	626	86,859	198	30,365	7	1,851	2	16,680	833	135,755	0.68
Lee – Moore Non-Metro	2.10	797	139,239	170	32,196	0	0	2	6,695	969	178,130	1.23
Lincoln Non-Metro	0.58	219	35,565	49	6,062	0	0	1	2,011	268	41,627	0.34
Northeastern Non-Metro	3.08	985	229,741	384	76,412	50	10,448	1	907	1,420	317,508	1.93
Northwestern Non-Metro	3.32	1,045	132,068	455	71,794	24	2,460	3	1,250	1,527	207,572	3.32
Rocky Mount MSA	2.17	749	66,854	239	60,727	13	2,426	0	0	1,001	130,007	1.11
Rowan-Davidson Non-Metro	3.72	1,410	154,999	299	47,541	1	6	3	19,421	1,713	221,967	3.11
Shelby Non-Metro	3.23	1,075	110,244	402	46,286	10	790	0	0	1,487	157,320	2.47
Southern Non-Metro	1.32	397	24,536	179	23,438	29	6,265	2	2,525	607	56,764	1.38

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 to JUNE 30, 2006		
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Limited Review Continued:												
Statesville Non-Metro	3.49	1,108	222,110	495	98,101	2	200	3	25,950	1,608	346,361	2.50
Western Non-Metro	1.57	560	124,850	161	17,824	0	0	3	14,624	724	157,298	1.75
Wilmington MSA	4.14	1,374	298,857	520	99,191	4	838	12	84,762	1,910	483,648	3.40
Wilson Non-Metro	1.93	576	58,875	294	52,376	17	3,141	2	13,148	889	127,540	0.87
Winston-Salem MSA	8.00	2,799	341,952	861	166,113	15	1,839	15	23,521	3,690	533,425	16.49

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units**	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	813	6.56	0.55	0.74	6.31	6.40	81.77	79.70	11.36	13.16	3.04	4.26	3.08	3.10	2.68
Raleigh MSA	2,298	18.54	0.83	0.74	15.35	8.79	55.79	57.40	28.02	33.07	2.24	2.67	1.80	2.00	2.93
Limited Review:															
Albemarle Non-Metro	54	0.44	0.00	0.00	7.74	3.70	79.50	81.48	12.75	14.81	4.14	0.00	1.92	4.46	3.08
Burlington MSA	224	1.81	0.00	0.00	12.07	9.82	76.04	75.45	11.89	14.73	3.43	0.00	2.31	3.26	5.85
Durham MSA	898	7.24	2.82	3.23	10.54	5.79	52.16	39.98	34.48	51.00	3.36	5.88	1.86	2.66	4.40
Eastern Non-Metro	648	5.23	0.50	0.00	10.98	5.25	65.36	50.77	23.16	43.98	3.65	0.00	4.70	3.52	3.65
Fayetteville MSA	227	1.83	1.30	3.08	8.44	6.17	66.79	64.76	23.46	25.99	1.03	1.67	1.86	0.91	1.16
Goldsboro MSA	58	0.47	1.16	3.45	18.30	12.07	62.30	65.52	18.23	18.97	0.77	5.56	0.65	0.89	0.44
Greensboro MSA	1,151	9.29	1.58	1.39	13.70	13.03	56.38	39.53	28.34	46.05	2.46	2.21	2.59	2.24	2.70
Greenville MSA	357	2.88	1.48	0.28	9.91	4.20	54.67	46.22	33.94	49.30	3.53	2.56	2.25	3.52	3.74
Hickory MSA	468	3.78	0.00	0.00	7.43	5.34	85.96	83.55	6.61	11.11	3.28	0.00	2.65	3.24	4.03
Jacksonville MSA	337	2.72	0.69	0.00	3.33	3.86	77.08	74.48	18.90	21.66	3.29	0.00	5.65	3.25	3.15
Lee – Moore Non-Metro	485	3.91	0.00	0.00	7.89	0.62	41.74	34.85	50.37	64.54	6.32	0.00	0.00	6.05	7.21
Lincoln Non-Metro	98	0.79	0.00	0.00	0.00	0.00	73.00	23.47	27.00	76.53	2.62	0.00	0.00	0.73	4.83
Northeastern Non-Metro	384	3.10	0.72	0.26	26.14	7.29	59.30	53.65	13.83	38.80	3.92	8.33	3.90	3.66	4.28
Northwestern Non-Metro	323	2.61	0.00	0.00	0.84	0.93	95.64	76.78	3.52	22.29	4.56	0.00	2.94	4.31	6.26
Rocky Mount MSA	300	2.42	0.11	0.00	12.49	5.00	70.39	50.33	17.01	44.67	6.01	0.00	1.56	3.99	13.59

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Rowan – Davidson Non-Metro	494	3.99	0.40	0.61	4.24	3.04	63.99	60.12	31.37	36.23	3.71	7.41	3.13	3.81	3.56
Shelby Non-Metro	272	2.19	0.00	0.00	5.50	6.25	94.50	93.75	0.00	0.00	3.48	0.00	5.88	3.34	0.00
Southern Non-Metro	97	0.78	1.69	0.00	28.85	15.46	63.99	67.01	5.47	17.53	1.60	0.00	0.67	1.61	4.00
Statesville Non-Metro	466	3.76	0.00	0.00	5.11	1.29	39.09	27.90	55.80	70.82	3.41	0.00	1.44	4.43	3.17
Western Non-Metro	219	1.77	0.00	0.00	3.49	0.00	82.56	63.93	13.96	36.07	2.99	0.00	0.00	2.94	3.30
Wilmington MSA	719	5.80	3.09	3.06	10.68	11.27	50.04	47.71	36.18	37.97	3.12	2.07	2.51	2.83	3.81
Wilson Non-Metro	75	0.61	1.56	2.67	14.41	4.00	60.73	53.33	23.30	40.00	2.04	0.00	0.87	2.42	1.75
Winston – Salem MSA	931	7.51	0.91	0.43	13.46	11.49	56.06	50.27	29.57	37.81	3.67	0.00	3.50	3.59	3.90

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [†]				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	95	7.88	0.55	0.00	6.31	7.37	81.77	81.05	11.36	11.58	7.12	0.00	6.52	7.19	7.69
Raleigh MSA	165	13.68	0.83	1.82	15.35	9.09	55.79	56.97	28.02	32.12	4.69	7.14	2.60	4.99	5.08
Limited Review:															
Albemarle Non-Metro	12	1.00	0.00	0.00	7.74	0.00	79.50	100.00	12.75	0.00	4.17	0.00	0.00	5.00	0.00
Burlington MSA	16	1.33	0.00	0.00	12.07	6.25	76.04	62.50	11.89	31.25	4.87	0.00	3.13	3.35	19.23
Durham MSA	72	5.97	2.82	2.78	10.54	16.67	52.16	45.83	34.48	34.72	4.00	0.00	2.80	4.24	4.95
Eastern Non-Metro	87	7.21	0.50	0.00	10.98	8.05	65.36	77.01	23.16	14.94	4.56	0.00	1.47	6.00	1.52
Fayetteville MSA	28	2.32	1.30	0.00	8.44	7.14	66.79	60.71	23.46	32.14	1.63	0.00	1.33	1.43	2.35
Goldsboro MSA	10	0.83	1.16	0.00	18.30	10.00	62.30	80.00	18.23	10.00	1.57	0.00	0.00	2.03	2.04
Greensboro MSA	120	9.95	1.58	1.67	13.70	18.33	56.38	52.50	28.34	27.50	3.47	2.63	3.16	3.19	4.31
Greenville MSA	37	3.07	1.48	2.70	9.91	18.92	54.67	54.05	33.94	24.32	7.14	25.00	20.00	6.87	2.30
Hickory MSA	61	5.06	0.00	0.00	7.43	8.20	85.96	85.25	6.61	6.56	4.09	0.00	3.33	4.36	2.22
Jacksonville MSA	16	1.33	0.69	0.00	3.33	6.25	77.08	81.25	18.90	12.50	0.65	0.00	0.00	0.82	0.00
Lee – Moore Non-Metro	19	1.58	0.00	0.00	7.89	21.05	41.74	31.58	50.37	47.37	2.08	0.00	0.00	0.78	3.50
Lincoln Non-Metro	9	0.75	0.00	0.00	0.00	0.00	73.00	33.33	27.00	66.67	2.82	0.00	0.00	0.88	10.71
Northeastern Non-Metro	25	2.07	0.72	4.00	26.14	32.00	59.30	40.00	13.83	24.00	3.11	33.33	4.55	1.81	3.70
Northwestern Non-Metro	59	4.89	0.00	0.00	0.84	0.00	95.64	93.22	3.52	6.78	8.42	0.00	0.00	8.42	11.11
Rocky Mount MSA	14	1.16	0.11	0.00	12.49	28.57	70.39	57.14	17.01	14.29	1.63	0.00	6.67	0.00	3.70
Rowan – Davidson Non-Metro	57	4.73	0.40	3.51	4.24	3.51	63.99	61.40	31.37	31.58	4.66	50.00	3.23	4.44	4.48

[†] Based on 2004 Aggregate HMDA data.

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME IMPROVEMENT 2006		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30,					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	87	7.21	0.00	0.00	5.50	5.75	94.50	94.25	0.00	0.00	6.74	0.00	10.34	6.54	0.00
Southern Non-Metro	14	1.16	1.69	7.14	28.85	28.57	63.99	64.29	5.47	0.00	1.46	0.00	0.00	2.27	0.00
Statesville Non-Metro	32	2.65	0.00	0.00	5.11	3.13	39.09	31.25	55.80	65.63	5.47	0.00	0.00	4.49	6.58
Western Non-Metro	43	3.57	0.00	0.00	3.49	0.00	82.56	72.09	13.96	27.91	13.53	0.00	0.00	12.75	16.13
Wilmington MSA	39	3.23	3.09	5.13	10.68	10.26	50.04	48.72	36.18	35.90	3.25	0.00	0.00	3.39	5.26
Wilson Non-Metro	15	1.24	1.56	0.00	14.41	13.33	60.73	60.00	23.30	26.67	0.80	0.00	4.55	0.00	0.00
Winston – Salem MSA	74	6.14	0.91	0.00	13.46	6.76	56.06	56.76	29.57	36.49	4.88	0.00	1.50	4.89	7.27

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [†]				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	1,175	6.15	0.55	0.60	6.31	6.98	81.77	76.60	11.36	15.83	3.68	0.97	3.88	3.57	4.43
Raleigh MSA	2,790	14.60	0.83	0.97	15.35	10.29	55.79	54.80	28.02	33.94	3.65	3.81	3.96	3.60	3.63
Limited Review:															
Albemarle Non-Metro	205	1.07	0.00	0.00	7.74	5.37	79.50	80.49	12.75	14.15	7.76	0.00	5.63	7.84	8.79
Burlington MSA	336	1.76	0.00	0.00	12.07	8.04	76.04	78.57	11.89	13.39	4.32	0.00	3.71	4.17	5.76
Durham MSA	1,170	6.12	2.82	2.39	10.54	10.26	52.16	50.43	34.48	36.92	4.01	3.36	4.26	4.03	3.98
Eastern Non-Metro	1,016	5.32	0.50	0.10	10.98	7.48	65.36	63.29	23.16	29.13	5.05	0.00	6.36	5.23	4.50
Fayetteville MSA	508	2.66	1.30	1.18	8.44	6.69	66.79	70.47	23.46	21.65	2.46	2.27	4.27	2.47	1.95
Goldsboro MSA	286	1.50	1.16	2.45	18.30	20.28	62.30	59.79	18.23	17.48	5.09	12.00	5.40	5.30	3.69
Greensboro MSA	2,199	11.51	1.58	2.14	13.70	12.05	56.38	48.93	28.34	36.88	4.32	3.56	4.73	4.19	4.40
Greenville MSA	416	2.18	1.48	0.48	9.91	6.49	54.67	49.28	33.94	43.75	6.97	6.45	7.69	7.10	6.72
Hickory MSA	1,011	5.19	0.00	0.00	7.43	6.43	85.96	85.56	6.61	8.01	4.55	0.00	4.96	4.61	5.25
Jacksonville MSA	270	1.41	0.69	0.00	3.33	2.96	77.08	78.15	18.90	18.89	3.24	0.00	2.15	3.40	2.80
Lee – Moore Non-Metro	292	1.53	0.00	0.00	7.89	5.14	41.74	39.38	50.37	55.48	3.98	0.00	3.18	4.39	3.79
Lincoln Non-Metro	112	0.59	0.00	0.00	0.00	0.00	73.00	54.46	27.00	45.54	2.39	0.00	0.00	1.89	3.31
Northeastern Non-Metro	576	3.01	0.72	0.17	26.14	9.38	59.30	55.56	13.83	34.90	5.14	3.33	5.17	5.77	4.42
Northwestern Non-Metro	662	3.47	0.00	0.00	0.84	0.60	95.64	92.75	3.52	6.65	5.37	0.00	4.55	5.42	4.93
Rocky Mount MSA	435	2.28	0.11	0.00	12.49	16.78	70.39	58.85	17.01	24.37	8.05	0.00	11.37	6.61	10.78
Rowan – Davidson Non-Metro	857	4.49	0.40	0.00	4.24	2.92	63.99	64.06	31.37	33.02	5.27	0.00	3.99	5.66	4.78

[†] Based on 2004 Aggregate HMDA data.

^{**} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	716	3.75	0.00	0.00	5.50	6.98	94.50	93.02	0.00	0.00	5.98	0.00	6.50	5.95	0.00
Southern Non-Metro	286	1.50	1.69	0.70	28.85	22.03	63.99	54.90	5.47	22.38	3.47	0.00	3.35	2.73	11.27
Statesville Non-Metro	608	3.18	0.00	0.00	5.11	2.63	39.09	31.25	55.80	66.12	5.68	0.00	2.08	6.34	5.79
Western Non-Metro	296	1.55	0.00	0.00	3.49	0.34	82.56	74.66	13.96	25.00	4.65	0.00	5.56	4.50	5.05
Wilmington MSA	610	3.19	3.09	3.11	10.68	10.00	50.04	46.23	36.18	40.66	2.94	1.44	2.96	260	3.53
Wilson Non-Metro	484	2.53	1.56	0.83	14.41	11.78	60.73	57.02	23.30	30.37	16.39	12.00	13.42	16.64	17.36
Winston – Salem MSA	1,789	9.36	0.91	0.61	13.46	10.23	56.06	51.70	29.57	37.45	6.19	4.63	5.09	6.14	6.76

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	2	3.17	6.05	0.00	17.36	0.00	56.25	50.00	20.34	50.00	3.45	0.00	0.00	5.26	0.00
Raleigh MSA	4	6.35	6.80	25.00	18.49	0.00	51.30	25.00	23.41	50.00	2.22	0.00	0.00	0.00	12.50
Limited Review:															
Albemarle Non-Metro	1	1.59	0.00	0.00	35.61	0.00	19.55	0.00	44.83	100.00	100.00	0.00	0.00	0.00	100.00
Burlington MSA	1	1.59	0.00	0.00	14.11	0.00	70.63	0.00	15.26	100.00	7.69	0.00	0.00	0.00	50.00
Durham MSA	3	4.76	14.14	0.00	24.69	0.00	31.01	100.00	30.15	0.00	3.33	0.00	0.00	5.26	0.00
Eastern Non-Metro	3	4.76	4.88	0.00	23.40	33.33	34.54	33.33	37.19	33.33	15.79	0.00	33.33	8.33	25.00
Fayetteville MSA	7	11.11	3.12	0.00	21.85	0.00	56.33	71.43	18.71	28.57	15.63	0.00	0.00	18.18	11.11
Goldsboro MSA	3	4.76	9.97	0.00	35.49	0.00	21.17	66.67	33.36	33.33	21.43	0.00	0.00	66.67	16.67
Greensboro MSA	7	11.11	6.20	0.00	18.44	0.00	42.14	71.43	33.21	28.57	5.77	0.00	0.00	7.41	16.67
Greenville MSA	8	12.70	4.14	12.50	9.49	0.00	47.76	37.50	38.62	50.00	11.90	50.00	0.00	8.33	22.22
Hickory MSA	0	0.00	0.00	0.00	15.20	0.00	74.59	0.00	10.21	0.00	0.00	0.00	0.00	0.00	0.00
Jacksonville MSA	3	4.76	2.30	0.00	18.16	0.00	76.61	100.00	2.93	0.00	22.22	0.00	0.00	25.00	0.00
Lee – Moore Non-Metro	1	1.59	0.00	0.00	16.45	0.00	40.54	100.00	43.02	0.00	5.26	0.00	0.00	8.33	0.00
Lincoln Non-Metro	0	0.00	0.00	0.00	0.00	0.00	78.61	0.00	21.39	0.00	0.00	0.00	0.00	0.00	0.00
Northeastern Non-Metro	0	0.00	11.08	0.00	13.01	0.00	41.37	0.00	34.54	0.00	0.00	0.00	0.00	0.00	0.00
Northwestern Non-Metro	1	1.59	0.00	0.00	3.12	0.00	72.49	0.00	24.39	100.00	0.00	0.00	0.00	0.00	0.00
Rocky Mount	0	0.00	1.91	0.00	16.08	0.00	56.53	0.00	25.48	0.00	0.00	0.00	0.00	0.00	0.00
Rowan – Davidson Non-Metro	2	3.17	2.02	0.00	19.43	0.00	61.80	50.00	16.75	50.00	4.76	0.00	0.00	0.00	100.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	716	3.75	0.00	0.00	5.50	6.98	94.50	93.02	0.00	0.00	5.98	0.00	6.50	5.95	0.00
Southern Non-Metro	286	1.50	1.69	0.70	28.85	22.03	63.99	54.90	5.47	22.38	3.47	0.00	3.35	2.73	11.27
Statesville Non-Metro	2	3.17	0.00	0.00	5.94	0.00	45.25	0.00	48.82	100.00	25.00	0.00	0.00	0.00	50.00
Western Non-Metro	2	3.17	0.00	0.00	3.91	0.00	68.75	50.00	27.34	50.00	9.09	0.00	0.00	0.00	50.00
Wilmington MSA	6	9.52	3.91	0.00	35.39	33.33	36.02	33.33	24.68	33.33	7.69	0.00	0.00	16.67	0.00
Wilson Non-Metro	2	3.17	12.02	0.00	30.18	0.00	47.97	50.00	9.84	50.00	50.00	0.00	0.00	50.00	0.00
Winston – Salem MSA	5	7.94	4.17	0.00	22.45	0.00	52.40	80.00	20.98	20.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	876	6.85	2.57	7.31	17.07	15.18	70.64	62.56	9.72	14.95	3.64	9.97	3.79	3.31	4.02
Raleigh MSA	2,529	19.79	1.77	1.66	15.87	11.94	58.62	55.32	23.74	31.08	3.75	6.27	3.00	3.53	4.49
Limited Review:															
Albemarle Non-Metro	81	0.63	0.00	0.00	20.31	17.28	60.42	70.37	19.27	12.35	5.51	0.00	8.20	5.55	3.47
Burlington MSA	240	1.88	0.00	0.00	16.71	6.25	70.44	79.17	12.85	14.58	3.56	0.00	2.17	3.51	4.78
Durham MSA	727	5.69	6.06	4.81	15.62	17.19	49.64	44.57	26.32	31.64	3.39	5.29	4.55	2.88	3.57
Eastern Non-Metro	829	6.49	0.72	0.48	19.09	16.89	57.07	59.83	23.12	22.80	4.17	5.26	5.09	4.32	3.34
Fayetteville MSA	263	2.06	10.27	4.94	14.89	9.51	51.67	53.99	23.16	31.56	2.51	1.39	2.33	2.54	2.82
Goldsboro MSA	155	1.21	7.03	3.87	21.89	22.58	47.45	45.81	23.63	27.74	2.98	1.79	3.33	2.48	4.03
Greensboro MSA	1,448	11.33	3.44	3.52	20.50	15.95	49.42	46.06	26.65	34.46	3.73	2.36	3.39	3.56	4.42
Greenville MSA	415	3.25	1.94	0.24	19.64	15.66	44.33	40.48	34.08	43.61	4.72	0.00	5.03	4.52	4.90
Hickory MSA	513	4.01	0.00	0.00	16.52	14.62	72.48	71.73	11.00	13.65	3.20	0.00	3.71	3.06	3.48
Jacksonville MSA	198	1.55	7.64	3.03	4.16	4.55	70.24	71.21	17.96	21.21	3.51	0.46	2.94	3.57	4.74
Lee – Moore Non-Metro	170	1.33	0.00	0.00	16.22	4.71	44.39	48.24	39.39	47.06	2.35	0.00	0.71	3.05	2.12
Lincoln Non-Metro	49	0.38	0.00	0.00	0.00	0.00	63.61	22.45	36.39	77.55	1.11	0.00	0.00	0.32	2.09
Northeastern Non-Metro	384	3.00	2.08	0.26	27.00	13.02	43.18	47.40	27.74	39.32	4.99	0.00	2.54	5.47	6.03
Northwestern Non-Metro	455	3.56	0.00	0.00	2.76	0.66	83.91	81.54	13.33	17.80	4.58	0.00	1.35	4.44	5.92
Rocky Mount MSA	239	1.87	1.70	0.00	16.72	24.27	64.06	48.95	17.53	26.76	4.20	0.00	5.89	3.15	6.20
Rowan – Davidson Non-Metro	299	2.34	2.03	2.34	9.94	7.36	61.94	63.88	26.09	26.42	2.58	2.44	2.96	2.90	1.88

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	402	3.15	0.00	0.00	11.99	9.20	88.01	90.80	0.00	0.00	3.69	0.00	4.01	3.65	0.00
Southern Non-Metro	179	1.40	2.70	0.56	27.75	20.11	60.83	65.36	8.72	13.97	2.49	1.61	1.98	2.40	5.02
Statesville Non-Metro	495	3.87	0.00	0.00	8.73	5.86	36.21	36.77	55.06	57.37	5.48	0.00	4.29	7.71	4.53
Western Non-Metro	161	1.26	0.00	0.00	1.95	1.86	80.13	75.16	17.92	22.98	2.32	0.00	1.14	2.35	2.36
Wilmington MSA	520	4.07	5.54	5.77	28.75	18.08	43.95	34.62	21.76	41.54	3.61	5.40	3.08	2.81	4.86
Wilson Non-Metro	294	2.30	9.41	2.72	22.95	17.01	52.10	37.76	15.53	42.52	8.90	5.56	7.89	6.70	14.74
Winston – Salem MSA	861	6.74	2.24	0.81	12.32	11.38	59.50	53.19	25.94	34.61	4.17	2.22	3.26	3.91	5.20

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NORTH CAROLINA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Asheville MSA	3	0.74	0.18	0.00	7.88	0.00	83.19	33.33	8.76	66.67	1.16	0.00	0.00	0.00	20.00	
Raleigh MSA	10	2.48	0.38	0.00	21.00	10.00	61.80	60.00	16.82	30.00	1.04	0.00	0.00	0.61	15.79	
Limited Review:																
Albemarle Non-Metro	0	0.00	0.00	0.00	6.15	0.00	86.15	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00	
Burlington MSA	1	0.25	0.00	0.00	6.92	0.00	83.65	100.00	9.43	0.00	0.00	0.00	0.00	0.00	0.00	
Durham MSA	22	5.45	1.02	0.00	9.02	13.64	64.92	54.55	24.45	31.82	9.09	0.00	9.52	6.52	21.05	
Eastern Non-Metro	111	27.48	0.12	0.00	11.47	15.32	77.93	83.78	10.47	0.90	13.47	0.00	8.11	14.89	0.00	
Fayetteville MSA	5	1.24	2.17	0.00	7.83	0.00	60.00	100.00	30.00	0.00	6.25	0.00	0.00	7.69	0.00	
Goldsboro MSA	6	1.49	1.14	0.00	3.99	0.00	79.49	100.00	15.38	0.00	2.55	0.00	0.00	3.13	0.00	
Greensboro MSA	13	3.22	1.22	0.00	8.42	0.00	69.04	61.54	21.33	38.46	2.16	0.00	0.00	2.63	0.00	
Greenville MSA	58	14.36	0.00	0.00	9.77	5.17	68.92	68.97	21.30	25.86	12.63	0.00	5.26	10.79	22.50	
Hickory MSA	3	0.74	0.00	0.00	5.63	33.33	88.53	66.67	5.84	0.00	1.79	0.00	50.00	0.95	0.00	
Jacksonville MSA	7	1.73	3.55	0.00	1.78	0.00	85.21	71.43	9.47	28.57	7.69	0.00	0.00	6.38	20.00	
Lee – Moore Non-Metro	0	0.00	0.00	0.00	3.79	0.00	58.04	0.00	38.17	0.00	0.00	0.00	0.00	0.00	0.00	
Lincoln Non-Metro	0	0.00	0.00	0.00	0.00	0.00	68.83	0.00	31.17	0.00	0.00	0.00	0.00	0.00	0.00	
Northeastern Non-Metro	50	12.38	0.67	0.00	39.82	30.00	51.45	68.00	8.05	2.00	11.11	0.00	12.86	10.67	0.00	
Northwestern Non-Metro	24	5.94	0.00	0.00	1.75	0.00	94.39	87.50	3.86	12.50	7.36	0.00	0.00	6.21	100.00	
Rocky Mount MSA	13	3.22	0.00	0.00	5.20	7.69	82.87	76.92	11.93	15.38	3.45	0.00	0.00	3.65	0.00	
Rowan – Davidson Non-Metro	1	0.25	1.57	0.00	2.62	0.00	65.09	0.00	30.71	100.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	10	2.48	0.00	0.00	4.99	0.00	95.01	100.00	0.00	0.00	8.70	0.00	0.00	9.52	0.00
Southern Non-Metro	29	7.18	0.22	0.00	22.22	13.79	74.29	82.76	3.27	3.45	2.56	0.00	1.69	2.48	20.00
Statesville Non-Metro	2	0.50	0.00	0.00	2.05	0.00	49.83	100.00	48.12	0.00	2.78	0.00	0.00	6.67	0.00
Western Non-Metro	0	0.00	0.00	0.00	2.13	0.00	77.66	0.00	20.21	0.00	0.00	0.00	0.00	0.00	0.00
Wilmington MSA	4	0.99	2.76	0.00	13.82	0.00	55.30	50.00	28.11	50.00	0.00	0.00	0.00	0.00	0.00
Wilson Non-Metro	17	4.21	0.60	0.00	2.41	5.88	82.53	82.35	14.46	11.76	17.65	0.00	50.00	16.33	0.00
Winston – Salem MSA	15	3.71	0.30	0.00	12.44	13.33	65.33	40.00	21.93	46.67	8.24	0.00	14.29	4.29	42.86

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	813	6.56	17.93	4.81	19.21	19.53	23.73	22.97	39.13	52.68	3.44	2.68	3.76	2.66	3.83
Raleigh MSA	2,298	18.54	18.63	12.38	17.68	24.86	23.21	20.26	40.48	42.50	2.44	2.80	2.23	1.96	2.89
Limited Review:															
Albemarle Non-Metro	54	0.44	16.54	11.54	16.62	23.08	22.68	26.92	44.17	38.46	5.01	7.32	5.69	2.96	5.42
Burlington MSA	224	1.81	18.91	16.74	18.20	40.00	23.72	15.81	39.17	27.44	4.00	6.16	4.83	2.59	3.73
Durham MSA	898	7.24	20.91	6.50	17.51	27.24	21.44	17.07	40.15	49.19	3.14	2.57	4.05	2.16	3.32
Eastern Non-Metro	648	5.23	20.35	3.09	17.53	11.66	21.48	19.04	40.64	66.21	4.49	5.36	3.58	3.63	4.99
Fayetteville MSA	227	1.83	18.79	4.65	17.62	16.28	23.49	26.98	40.10	52.09	1.14	1.01	0.81	0.85	1.52
Goldsboro MSA	58	0.47	18.92	2.08	19.11	20.83	23.14	22.92	38.83	54.17	0.88	0.83	0.51	1.08	0.94
Greensboro MSA	1,151	9.29	19.27	10.65	18.39	25.26	23.20	19.60	39.14	44.49	2.85	4.31	2.86	2.07	3.05
Greenville MSA	357	2.88	23.23	4.14	16.28	21.60	19.66	25.74	40.83	48.52	4.16	3.98	5.60	3.13	4.18
Hickory MSA	468	3.78	17.53	13.75	19.19	23.73	24.96	23.50	38.32	39.02	3.99	4.19	3.53	3.55	4.58
Jacksonville MSA	337	2.72	17.32	3.46	19.55	18.87	24.21	23.90	38.91	53.77	3.79	10.77	6.08	2.91	3.42
Lee – Moore Non-Metro	485	3.91	15.63	2.26	14.74	9.93	21.01	17.38	48.62	70.43	7.08	2.86	4.63	6.00	8.44
Lincoln Non-Metro	98	0.79	12.80	2.67	16.09	10.67	22.63	12.00	48.48	74.67	2.45	2.99	1.39	0.99	3.64
Northeastern Non-Metro	384	3.10	22.92	3.03	18.55	10.44	20.72	13.80	37.81	72.73	3.97	6.33	6.39	4.15	3.61
Northwestern Non-Metro	323	2.61	18.48	8.70	18.61	9.03	24.54	16.72	38.37	65.55	5.35	6.61	3.97	3.47	6.24
Rocky Mount MSA	300	2.42	21.86	5.52	16.89	16.55	21.10	26.55	40.15	51.38	7.75	4.35	4.67	8.68	9.54
Rowan – Davidson Non-Metro	494	3.99	15.50	9.30	16.71	22.20	22.09	23.89	45.70	44.61	4.53	6.60	5.24	3.63	4.43

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total ***	% Families ****	% BANK Loans *****	% Families ***	% BANK Loans *****	% Families ***	% BANK Loans *****	% Families ***	% BANK Loans *****	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	272	2.19	19.58	3.25	19.18	18.29	23.74	14.63	37.50	63.82	4.13	1.58	3.82	2.52	5.72
Southern Non-Metro	97	0.78	28.14	15.79	18.17	17.89	21.38	31.58	32.32	34.74	2.22	2.97	2.66	2.36	1.64
Statesville Non-Metro	466	3.76	13.49	2.95	14.79	12.29	21.13	17.94	50.58	66.83	3.78	4.41	2.59	2.36	4.71
Western Non-Metro	219	1.77	18.99	2.13	18.47	9.57	24.20	20.74	38.34	67.55	3.34	3.16	3.81	4.57	2.90
Wilmington MSA	719	5.80	18.26	7.69	16.08	21.60	20.99	17.51	44.67	43.19	3.38	6.12	4.59	2.62	3.06
Wilson Non-Metro	75	0.61	21.85	1.39	16.15	23.61	21.19	15.28	40.82	59.72	2.68	0.00	2.53	0.72	4.48
Winston – Salem MSA	931	7.51	19.31	14.75	18.45	24.43	23.31	20.56	38.94	40.27	3.93	6.12	3.37	3.40	4.10

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	95	7.88	17.93	8.60	19.21	25.81	23.73	24.73	39.13	40.86	7.59	4.00	6.92	8.72	8.54
Raleigh MSA	165	13.68	18.63	10.69	17.68	20.13	23.21	22.64	40.48	46.54	5.14	4.44	5.05	4.71	5.76
Limited Review:															
Albemarle Non-Metro	12	1.00	16.54	16.67	16.62	8.33	22.68	41.67	44.17	33.33	5.00	10.00	0.00	10.00	3.23
Burlington MSA	16	1.33	18.91	6.25	18.20	18.75	23.72	18.75	39.17	56.25	5.31	3.33	4.00	4.76	6.86
Durham MSA	72	5.97	20.91	21.13	17.51	9.86	21.44	21.13	40.15	47.89	4.37	5.26	3.90	2.68	5.20
Eastern Non-Metro	87	7.21	20.35	4.60	17.53	22.99	21.48	22.99	40.64	49.43	4.75	3.64	10.58	3.73	3.45
Fayetteville MSA	28	2.32	18.79	10.71	17.62	7.14	23.49	25.00	40.10	57.14	1.79	8.57	0.95	1.60	1.46
Goldsboro MSA	10	0.83	18.92	0.00	19.11	0.00	23.14	20.00	38.83	80.00	1.61	0.00	0.00	0.00	4.35
Greensboro MSA	120	9.95	19.27	13.56	18.39	22.03	23.20	22.76	39.14	42.37	3.84	3.18	3.55	3.19	4.86
Greenville MSA	37	3.07	23.23	10.81	16.28	5.41	19.66	13.51	40.83	70.27	7.63	12.12	4.17	6.56	8.51
Hickory MSA	61	5.06	17.53	6.67	19.19	31.67	24.96	30.00	38.32	31.67	4.55	2.41	5.19	4.14	5.48
Jacksonville MSA	16	1.33	17.32	6.67	19.55	13.33	24.21	40.00	38.91	40.00	0.67	0.00	0.00	1.32	0.60
Lee – Moore Non-Metro	19	1.58	15.63	0.00	14.74	0.00	21.01	31.58	48.62	68.42	2.16	0.00	0.00	0.00	4.65
Lincoln Non-Metro	9	0.75	12.80	11.11	16.09	11.11	22.63	11.11	48.48	66.67	3.36	0.00	0.00	0.00	7.41
Northeastern Non-Metro	25	2.07	22.92	12.00	18.55	0.00	20.72	20.00	37.81	68.00	3.28	2.86	0.00	1.49	4.96
Northwestern Non-Metro	59	4.89	18.48	11.86	18.61	20.34	24.54	30.51	38.37	37.29	9.19	12.90	7.35	8.57	9.71
Rocky Mount MSA	14	1.16	21.86	14.29	16.89	14.29	21.10	21.43	40.15	50.00	1.72	0.00	1.89	1.56	2.47
Rowan – Davidson Non-Metro	57	4.73	15.50	8.77	16.71	15.79	22.09	36.84	45.70	38.60	5.15	4.88	5.51	5.98	4.39

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF NORTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	87	7.21	19.58	16.09	19.18	24.14	23.74	21.84	37.50	37.93	7.47	7.02	6.82	6.50	8.74
Southern Non-Metro	14	1.16	28.14	28.57	18.17	21.43	21.38	28.57	32.32	21.43	1.64	0.00	1.59	1.25	2.83
Statesville Non-Metro	32	2.65	13.49	9.38	14.79	12.50	21.13	21.88	50.58	56.25	6.26	4.76	7.69	5.36	6.67
Western Non-Metro	43	3.57	18.99	0.00	18.47	17.95	24.20	23.08	38.34	58.97	14.40	0.00	9.52	11.11	21.82
Wilmington MSA	39	3.23	18.26	2.70	16.08	21.62	20.99	2.70	44.67	72.97	2.90	0.00	1.96	1.15	4.64
Wilson Non-Metro	15	1.24	21.85	0.00	16.15	6.67	21.19	40.00	40.82	53.33	0.66	0.00	0.00	0.00	2.04
Winston – Salem MSA	74	6.14	19.31	13.70	18.45	16.44	23.31	23.29	38.94	46.58	5.26	6.31	3.74	3.86	7.12

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Asheville MSA	1,179	5.99	17.93	7.03	19.21	17.90	23.73	25.47	39.13	49.60	4.22	5.29	3.20	4.32	4.44
Raleigh MSA	3,029	15.39	18.63	6.39	17.68	19.32	55.79	26.18	40.48	48.11	4.49	3.43	4.52	4.43	4.72
Limited Review:															
Albemarle Non-Metro	207	1.05	16.54	4.43	16.62	12.32	79.50	32.02	44.17	51.23	9.47	8.06	7.35	9.38	10.65
Burlington MSA	336	1.71	18.91	12.96	18.20	16.98	76.04	30.56	39.17	39.51	4.99	7.59	4.46	4.64	4.90
Durham MSA	1,205	6.12	20.91	8.39	17.51	17.76	52.16	25.34	40.15	48.51	4.72	4.72	4.13	4.52	5.10
Eastern Non-Metro	1,025	5.21	20.35	4.15	17.53	14.57	65.36	23.99	40.64	57.29	5.97	5.23	5.77	6.46	5.88
Fayetteville MSA	509	2.59	18.79	4.40	17.62	14.88	66.79	22.85	40.10	57.86	3.79	3.00	3.82	4.03	3.75
Goldsboro MSA	287	1.46	18.92	6.03	19.11	13.83	62.30	27.30	38.83	52.84	6.63	6.67	5.02	5.91	7.64
Greensboro MSA	2,308	11.72	19.27	8.14	18.39	19.13	56.38	25.70	39.14	47.03	5.73	5.99	4.81	5.76	6.18
Greenville MSA	417	2.12	23.23	2.30	16.28	13.30	54.67	22.51	40.83	61.89	7.82	3.45	6.38	7.73	8.64
Hickory MSA	1,022	5.19	17.53	10.84	19.19	22.79	85.96	27.11	38.32	39.26	5.32	4.98	5.40	5.69	5.08
Jacksonville MSA	272	1.38	17.32	3.09	19.55	7.72	77.08	19.69	38.91	69.50	5.01	4.11	5.15	5.62	4.82
Lee – Moore Non-Metro	295	1.50	15.63	3.56	14.74	11.39	41.74	19.93	48.62	65.12	4.72	3.40	4.03	3.47	5.56
Lincoln Non-Metro	119	0.60	12.80	1.83	16.09	9.17	0.00	22.02	48.48	66.97	2.86	1.18	1.65	1.80	4.01
Northeastern Non-Metro	580	2.95	22.92	4.53	18.55	13.19	59.30	21.65	37.81	60.63	5.95	7.32	8.73	7.54	4.97
Northwestern Non-Metro	664	3.37	18.48	8.00	18.61	20.31	95.64	22.46	38.37	49.23	6.26	8.62	8.26	5.11	5.72
Rocky Mount MSA	440	2.23	21.86	4.83	16.89	14.94	70.39	25.52	40.15	54.71	9.92	6.37	8.97	9.73	11.07
Rowan – Davidson Non-Metro	888	4.51	15.50	7.14	16.71	16.55	63.99	26.76	45.70	49.55	6.96	6.25	6.03	6.70	7.57

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF NORTH CAROLINA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review Continued:															
Shelby Non-Metro	753	3.82	19.58	8.96	19.18	22.25	94.50	27.54	37.50	41.25	7.87	6.37	9.89	7.66	7.31
Southern Non-Metro	288	1.46	28.14	6.29	18.17	20.28	63.99	27.27	32.32	46.15	4.16	1.63	3.93	5.06	4.34
Statesville Non-Metro	639	3.25	13.49	4.87	14.79	12.44	39.09	20.00	50.58	62.69	7.45	10.43	7.34	7.57	7.17
Western Non-Metro	322	1.64	18.99	5.61	18.47	17.16	82.56	26.40	38.34	50.83	6.25	6.25	7.61	7.57	5.28
Wilmington MSA	620	3.15	18.26	4.75	16.08	14.44	50.04	22.54	44.67	58.27	3.63	3.16	2.96	4.21	3.66
Wilson Non-Metro	485	2.46	21.85	7.85	16.15	13.84	60.73	25.41	40.82	52.89	21.41	18.46	18.18	20.63	23.34
Winston – Salem MSA	1,799	9.14	19.31	11.24	18.45	20.49	56.06	26.11	38.94	42.15	7.24	9.18	7.41	6.58	7.13

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: STATE OF NORTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Asheville MSA	881	6.60	74.96	64.84	60.73	16.12	23.16	3.68	3.50
Raleigh MSA	2,740	20.54	71.64	56.68	63.43	16.02	20.55	4.51	4.75
Limited Review:									
Albemarle Non-Metro	82	0.61	74.87	71.43	82.93	7.32	9.76	5.61	4.56
Burlington MSA	240	1.80	73.13	55.84	57.08	11.67	31.25	3.56	2.68
Durham MSA	743	5.57	72.33	60.69	60.97	17.36	21.67	3.54	3.66
Eastern Non-Metro	830	6.22	73.91	66.79	57.47	20.72	21.81	4.18	3.91
Fayetteville MSA	263	1.97	72.29	66.88	68.44	12.93	18.63	2.51	2.17
Goldsboro MSA	156	1.17	73.68	51.65	65.38	8.33	26.28	3.02	1.97
Greensboro MSA	1,571	11.78	71.98	55.34	58.24	17.31	24.44	4.38	3.62
Greenville MSA	416	3.12	70.55	78.16	52.88	19.23	27.88	4.75	5.38
Hickory MSA	519	3.89	72.07	64.47	63.20	16.18	20.62	3.26	2.10
Jacksonville MSA	198	1.48	72.66	61.79	65.66	18.18	16.16	3.51	3.27
Lee – Moore Non-Metro	184	1.38	74.79	59.80	64.67	11.96	23.37	2.71	1.86
Lincoln Non-Metro	52	0.39	77.61	50.00	67.31	17.31	15.38	1.28	0.36
Northeastern Non-Metro	386	2.89	72.80	63.56	59.33	15.28	25.39	5.05	4.00
Northwestern Non-Metro	455	3.41	75.47	62.45	72.31	12.31	15.38	4.58	3.12
Rocky Mount MSA	240	1.80	69.81	49.34	44.58	18.33	37.08	4.23	2.65
Rowan – Davidson Non-Metro	333	2.50	76.50	64.02	70.27	11.11	18.62	3.13	3.17

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: STATE OF NORTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review Continued:									
Shelby Non-Metro	440	3.30	74.86	67.74	74.55	11.14	14.32	4.30	3.39
Southern Non-Metro	180	1.35	72.82	72.07	73.33	12.22	14.44	2.51	2.01
Statesville Non-Metro	563	4.22	74.85	55.53	59.68	18.29	22.02	7.00	6.22
Western Non-Metro	172	1.29	77.07	67.33	77.91	9.30	12.79	2.62	1.73
Wilmington MSA	522	3.91	71.86	63.30	60.73	14.94	24.33	3.64	2.65
Wilson Non-Metro	295	2.21	70.57	68.62	55.25	26.10	18.64	8.96	8.89
Winston – Salem MSA	878	6.58	72.62	60.19	63.10	13.55	23.35	4.34	3.51

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NORTH CAROLINA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Asheville MSA	3	0.74	97.37	0.00	0.00	33.33	66.67	1.16	0.00
Raleigh MSA	10	2.46	93.68	0.00	30.00	60.00	10.00	1.04	0.00
Limited Review:									
Albemarle Non-Metro	0	0.00	99.23	0.00	0.00	0.00	0.00	0.00	0.00
Burlington MSA	1	0.25	98.11	100.00	100.00	0.00	0.00	0.00	0.00
Durham MSA	23	5.65	95.20	88.89	52.17	26.09	21.74	9.85	10.28
Eastern Non-Metro	111	27.27	94.76	81.52	37.84	36.04	26.13	13.47	11.30
Fayetteville MSA	6	1.47	94.35	25.00	16.67	33.33	50.00	9.38	3.85
Goldsboro MSA	6	1.47	92.88	100.00	33.33	33.33	33.33	2.55	0.72
Greensboro MSA	13	3.19	95.70	66.67	69.23	23.08	7.69	2.16	1.60
Greenville MSA	58	14.25	94.99	100.00	51.72	24.14	24.14	12.63	11.05
Hickory MSA	3	0.74	96.54	100.00	100.00	0.00	0.00	1.79	2.17
Jacksonville MSA	7	1.72	96.45	85.71	28.57	14.29	57.14	7.69	7.89
Lee – Moore Non-Metro	0	0.00	97.48	0.00	0.00	0.00	0.00	0.00	0.00
Lincoln Non-Metro	0	0.00	98.70	0.00	0.00	0.00	0.00	0.00	0.00
Northeastern Non-Metro	50	12.29	95.75	63.41	32.00	34.00	34.00	11.11	6.93
Northwestern Non-Metro	24	5.90	95.79	95.83	66.67	20.83	12.50	7.36	7.91
Rocky Mount MSA	13	3.19	94.80	23.08	23.08	46.15	30.77	3.45	0.94
Rowan – Davidson Non-Metro	2	0.49	96.85	50.00	50.00	0.00	50.00	2.08	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF NORTH CAROLINA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review Continued:									
Shelby Non-Metro	10	2.46	95.01	80.00	70.00	30.00	0.00	8.70	8.11
Southern Non-Metro	29	7.13	91.61	68.18	31.03	27.59	41.38	2.56	2.05
Statesville Non-Metro	2	0.49	97.27	100.00	100.00	0.00	0.00	2.78	3.85
Western Non-Metro	0	0.00	95.21	0.00	0.00	0.00	0.00	0.00	0.00
Wilmington MSA	4	0.98	94.93	100.00	25.00	50.00	25.00	0.00	0.00
Wilson Non-Metro	17	4.18	97.59	60.00	17.65	64.71	17.65	17.65	10.00
Winston – Salem MSA	15	3.69	96.44	50.00	73.33	6.67	20.00	8.24	4.69

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF NORTH CAROLINA				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Asheville MSA	3	68	46	4,178	49	4,246	1.62	1	2,277
Raleigh MSA	21	16,424	161	10,785	182	27,209	10.40	1	107
Limited Review:									
Albemarle Non-Metro	2	3	11	285	13	288	0.11	0	0
Burlington MSA	2	10	21	828	23	838	0.32	0	0
Durham MSA	13	8,823	56	36,402	69	45,225	17.28	7	21,938
Eastern Non-Metro	7	4,676	31	5,949	38	10,625	4.06	2	689
Fayetteville MSA	13	19,976	12	3,498	25	23,474	8.97	1	9
Goldsboro MSA	5	2,728	19	1,671	24	4,399	1.68	1	181
Greensboro MSA	21	15,689	39	5,694	60	21,383	8.17	1	450
Greenville MSA	5	3,761	25	759	30	4,520	1.73	0	0
Hickory MSA	3	553	17	1,582	20	2,135	0.82	1	2,069
Jacksonville MSA	3	537	5	240	8	777	0.30	0	0
Lee – Moore Non-Metro	5	2,954	18	455	23	3,409	1.30	0	0
Lincoln Non-Metro	1	2	7	9,731	8	9,733	3.72	1	125
Northeastern Non-Metro	2	9	16	824	18	833	0.32	0	0
Northwestern Non-Metro	4	2,350	12	1,237	16	3,587	1.37	0	0
Rocky Mount MSA	6	6,356	10	31,701	16	38,057	14.54	0	0
Rowan – Davidson Non-Metro	9	6,560	13	1,363	22	7,923	3.03	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF NORTH CAROLINA				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Limited Review Continued:									
Shelby Non-Metro	6	895	13	883	19	1,778	0.68	0	0
Southern Non-Metro	5	455	14	596	19	1,051	0.40	0	0
Statesville Non-Metro	5	3,629	8	895	13	4,524	1.73	0	0
Western Non-Metro	4	69	10	620	14	689	0.26	0	0
Wilmington MSA	4	461	39	1,715	43	2,177	0.83	0	0
Wilson Non-Metro	5	4,077	12	350	17	4,428	1.69	0	0
Winston – Salem MSA	5	4,385	77	17,923	82	22,307	8.52	2	3,676

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF NORTH CAROLINA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Asheville MSA	6.31	14	5.76	0.00	21.43	64.29	14.29	0	0	0	0	0	0	1.22	7.96	80.16	10.66
Raleigh MSA	18.53	40	16.46	0.00	10.00	62.50	27.50	5	10	0	0	-3	-2	4.46	17.96	52.85	24.73
Limited Review:																	
Albemarle Non-Metro	0.75	3	1.23	0.00	66.67	33.33	0.00	0	1	0	0	0	-1	0.00	10.76	76.53	12.71
Burlington MSA	2.19	4	1.65	0.00	25.00	75.00	0.00	1	3	0	0	-2	0	0.00	14.51	73.97	11.52
Durham MSA	8.26	19	7.82	10.53	26.32	42.11	21.05	1	1	0	-1	1	0	10.70	15.26	45.24	28.35
Eastern Non-Metro	4.40	17	7.00	0.00	23.53	52.94	23.53	0	0	0	0	0	0	1.36	17.12	61.52	20.00
Fayetteville MSA	1.50	5	2.06	20.00	0.00	80.00	0.00	1	2	0	0	0	-1	2.38	20.41	58.87	18.34
Goldsboro MSA	0.92	3	1.23	33.33	33.33	0.00	33.33	0	0	0	0	0	0	2.71	21.14	60.29	15.86
Greensboro MSA	10.47	29	11.93	3.45	27.59	34.48	34.48	3	8	0	0	-4	-1	4.49	17.33	52.94	25.25
Greenville MSA	1.84	5	2.06	0.00	20.00	60.00	20.00	0	0	0	0	0	0	3.40	12.81	52.40	31.39
Hickory MSA	4.26	12	4.94	0.00	8.33	58.33	33.33	0	0	0	0	0	0	0.00	9.25	84.46	6.29
Jacksonville MSA	0.68	2	0.82	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.83	10.46	66.38	22.32
Lee – Moore Non-Metro	1.23	3	1.23	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	12.57	41.32	46.11
Lincoln Non-Metro	0.34	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	0.00	75.08	24.92
Northeastern Non-Metro	1.93	7	2.88	14.29	28.57	42.86	14.29	0	0	0	0	0	0	2.39	28.31	57.14	12.16
Northwestern Non-Metro	3.32	11	4.53	0.00	0.00	90.91	9.09	0	0	0	0	0	0	0.00	1.32	94.24	4.44
Rocky Mount MSA	1.11	3	1.23	0.00	33.33	33.33	33.33	1	2	0	0	-1	0	0.23	18.57	65.46	15.73
Rowan – Davidson Non-Metro	3.11	7	2.88	0.00	0.00	85.71	14.29	0	1	0	0	-1	0	1.32	6.89	63.58	28.22

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF NORTH CAROLINA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review Continued:																	
Shelby Non-Metro	2.47	7	2.88	0.00	0.00	100.00	0.00	0	2	0	-1	-1	0	0.00	6.80	93.20	0.00
Southern Non-Metro	1.38	5	2.06	0.00	40.00	40.00	20.00	0	1	0	0	-1	0	2.81	30.19	61.68	5.32
Statesville Non-Metro	2.50	7	2.88	0.00	0.00	42.86	57.14	0	1	0	0	0	-1	0.00	8.08	39.29	52.63
Western Non-Metro	1.75	8	3.29	0.00	0.00	75.00	25.00	0	0	0	0	0	0	0.00	4.24	84.28	11.48
Wilmington MSA	3.40	9	3.70	11.11	22.22	44.44	22.22	1	1	0	0	0	0	5.62	17.87	45.55	30.96
Wilson Non-Metro	0.87	2	0.82	0.00	0.00	100.00	0.00	1	2	0	0	-1	0	5.87	23.20	53.40	17.54
Winston – Salem MSA	16.49	21	8.64	0.00	9.52	61.90	28.57	0	2	0	0	-2	0	3.19	17.56	53.32	25.93

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF PENNSYLVANIA												
Evaluation Period: JULY 1, 2003 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Philadelphia MD	60.78	20,334	2,672,931	8,617	1,387,315	59	10,726	35	119,377	29,045	4,190,349	74.89
Limited Review:												
Harrisburg MSA	4.00	1,562	156,932	343	68,945	7	1,312	1	20,000	1,913	247,189	3.64
Lancaster MSA	5.59	2,067	211,997	578	115,908	26	3,226	1	800	2,672	331,931	3.91
Lebanon MSA	2.25	876	74,732	190	36,165	7	830	0	0	1,073	111,727	1.42
Monroe – Wayne Non-Metro	2.68	1,098	131,485	178	29,718	3	375	1	495	1,280	162,073	1.10
Reading MSA	7.95	2,828	274,190	950	219,681	21	2,673	2	9,100	3,801	505,644	6.02
Schuylkill Non-Metro	3.44	1,327	77,265	305	34,555	10	1,446	1	1,526	1,643	114,792	2.11
Scranton MSA	9.15	3,457	293,668	910	183,909	2	50	4	16,500	4,373	494,127	4.68
York MSA	4.16	1,611	173,049	370	83,299	8	631	1	500	1,990	257,479	2.23

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia MD	3,460	51.70	8.68	7.83	18.44	18.82	33.17	28.44	39.71	44.91	1.57	2.22	1.92	1.29	1.57
Limited Review:															
Harrisburg MSA	483	7.22	1.72	2.28	13.78	14.91	59.10	49.90	25.41	32.92	1.84	1.67	1.65	1.63	2.34
Lancaster MSA	403	6.02	1.17	1.99	6.39	13.40	81.91	68.49	10.53	16.13	1.47	1.72	1.98	1.33	1.99
Lebanon MSA	178	2.66	0.00	0.00	11.94	20.79	69.36	61.80	18.70	17.42	2.83	0.00	4.64	2.74	2.02
Monroe – Wayne Non-Metro	325	4.86	0.00	0.00	0.00	0.00	51.95	54.46	48.05	45.54	1.94	0.00	0.00	1.80	2.11
Reading MSA	532	7.95	3.01	3.95	10.08	12.78	70.43	66.35	16.49	16.92	2.70	2.52	2.06	2.89	2.47
Schuylkill Non-Metro	196	2.93	0.00	0.00	13.67	18.88	77.89	67.86	8.44	13.27	3.41	0.00	7.65	2.66	4.14
Scranton MSA	728	10.88	0.03	0.27	7.89	8.52	74.88	63.46	17.20	27.75	3.76	11.11	3.85	3.41	4.71
York MSA	387	5.78	1.50	2.07	5.60	5.68	84.99	80.62	7.91	11.63	1.17	1.32	0.92	1.08	2.23

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF PENNSYLVANIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia MD	2,478	74.13	8.68	11.82	18.44	19.77	33.17	34.54	39.71	33.82	3.77	8.71	3.96	3.18	3.42
Limited Review:															
Harrisburg MSA	63	1.88	1.72	3.17	13.78	7.94	59.10	57.14	25.41	31.75	0.62	2.50	0.45	0.68	0.46
Lebanon MSA	42	1.26	0.00	0.00	11.94	7.14	69.36	73.81	18.70	19.05	1.93	0.00	1.23	2.11	1.52
Lancaster MSA	103	3.08	1.17	1.94	6.39	10.68	81.91	71.84	10.53	15.53	1.90	4.00	5.41	1.49	3.32
Monroe – Wayne Non-Metro	111	3.32	0.00	0.00	0.00	0.00	51.95	44.14	48.05	55.86	3.52	0.00	0.00	3.10	3.98
Reading MSA	148	4.43	3.01	6.76	10.08	10.14	70.43	68.92	16.49	14.19	2.96	2.67	4.84	3.05	1.39
Schuylkill Non-Metro	70	2.09	0.00	0.00	13.67	18.57	77.89	72.86	8.44	8.57	2.97	0.00	3.26	2.90	3.03
Scranton MSA	256	7.66	0.03	0.00	7.89	7.42	74.88	67.19	17.20	25.39	3.19	0.00	4.76	2.96	3.31
York MSA	72	2.15	1.50	1.39	5.60	2.78	84.99	86.11	7.91	9.72	1.05	0.00	0.91	1.13	0.49

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF PENNSYLVANIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia MD	14,379	57.32	8.68	5.63	18.44	16.88	33.17	37.44	39.71	40.04	4.85	9.31	5.83	4.86	4.15
Limited Review:															
Harrisburg MSA	1,015	4.05	1.72	1.87	13.78	14.68	59.10	57.73	25.41	25.71	3.81	6.00	4.67	3.55	3.84
Lancaster MSA	1,558	6.21	1.17	1.86	6.39	8.02	81.91	76.64	10.53	13.48	5.38	9.43	9.20	4.94	6.24
Lebanon MSA	655	2.61	0.00	0.00	11.94	11.76	69.36	71.15	18.70	17.10	9.85	0.00	10.89	10.36	7.50
Monroe – Wayne Non-Metro	660	2.63	0.00	0.00	0.00	0.00	51.95	42.58	48.05	57.42	3.37	0.00	0.00	3.05	3.66
Reading MSA	2,147	8.56	3.01	3.17	10.08	9.69	70.43	69.17	16.49	17.98	9.32	23.20	15.73	8.89	7.67
Schuylkill Non-Metro	1,057	4.21	0.00	0.00	13.67	12.87	77.89	79.28	8.44	7.85	12.68	0.00	11.57	13.44	8.75
Scranton MSA	2,464	9.82	0.03	0.00	7.89	7.71	74.88	73.01	17.20	19.28	9.44	0.00	8.34	9.82	8.56
York MSA	1,152	4.59	1.50	1.30	5.60	4.43	84.99	85.42	7.91	8.85	3.71	5.88	4.93	3.67	3.14

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF PENNSYLVANIA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia MD	17	44.74	7.67	11.76	21.06	29.41	39.12	35.29	32.06	23.53	1.75	3.45	2.78	1.19	0.70	
Limited Review:																
Harrisburg MSA	1	2.63	6.60	0.00	23.95	100.00	53.90	0.00	15.55	0.00	0.00	0.00	0.00	0.00	0.00	
Lancaster MSA	3	7.89	8.06	0.00	11.61	33.33	67.83	66.67	12.49	0.00	2.44	0.00	0.00	4.88	0.00	
Lebanon MSA	1	2.63	0.00	0.00	37.39	0.00	48.01	100.00	14.60	0.00	5.56	0.00	0.00	11.11	0.00	
Monroe – Wayne Non-Metro	2	5.26	0.00	0.00	0.00	0.00	66.88	50.00	33.12	50.00	6.67	0.00	0.00	0.00	20.00	
Reading MSA	1	2.63	24.92	0.00	11.67	0.00	47.61	100.00	15.81	0.00	1.54	0.00	0.00	3.85	0.00	
Schuylkill Non-Metro	4	10.53	0.00	0.00	30.55	0.00	64.06	75.00	5.39	25.00	6.25	0.00	0.00	8.00	0.00	
Scranton MSA	9	23.68	6.46	0.00	23.06	11.11	60.87	66.67	9.60	22.22	8.93	0.00	0.00	7.14	25.00	
York MSA	0	0.00	10.18	0.00	15.29	0.00	73.13	0.00	1.41	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF PENNSYLVANIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia MD	8,617	69.26	7.75	5.25	14.90	11.81	30.70	30.37	45.96	51.91	5.50	6.49	5.03	5.37	5.58
Limited Review:															
Harrisburg MSA	343	2.76	2.42	1.75	15.93	17.20	63.17	57.14	18.48	23.91	1.64	1.33	1.72	1.58	1.79
Lancaster MSA	578	4.65	3.94	4.50	7.72	14.01	77.15	64.19	11.19	17.30	2.57	4.16	5.49	2.10	4.12
Lebanon MSA	190	1.53	0.00	0.00	18.00	15.79	67.13	62.63	14.87	21.58	4.10	0.00	4.94	3.86	4.22
Monroe – Wayne Non-Metro	178	1.43	0.00	0.00	0.00	0.00	58.67	37.64	41.33	62.36	1.77	0.00	0.00	1.16	2.57
Reading MSA	950	7.64	9.18	6.63	7.74	6.74	66.20	58.95	16.87	27.68	6.17	7.82	7.92	5.45	7.62
Schuylkill Non-Metro	305	2.45	0.00	0.00	21.01	17.70	71.87	73.11	7.11	9.18	4.33	0.00	4.81	4.17	4.64
Scranton MSA	910	7.31	3.70	3.19	9.81	5.16	70.09	66.26	16.41	25.38	3.61	4.94	2.18	3.53	4.37
York MSA	370	2.97	6.40	6.49	9.22	7.03	77.54	75.41	6.84	11.08	2.35	2.64	1.96	2.34	2.65

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF PENNSYLVANIA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia MD	59	41.26	0.87	1.69	5.34	8.47	34.47	44.07	59.29	45.76	7.93	0.00	15.00	5.69	11.72	
Limited Review:																
Harrisburg MSA	7	4.90	0.23	0.00	3.26	28.57	80.65	71.43	15.85	0.00	2.82	0.00	0.00	3.08	0.00	
Lancaster MSA	26	18.18	0.20	0.00	2.03	0.00	94.05	96.15	3.73	3.85	1.38	0.00	0.00	1.41	3.45	
Lebanon MSA	7	4.90	0.00	0.00	1.51	0.00	80.65	100.00	17.84	0.00	1.76	0.00	0.00	1.92	0.00	
Monroe – Wayne Non-Metro	3	2.10	0.00	0.00	0.00	0.00	67.50	0.00	32.50	100.00	3.33	0.00	0.00	0.00	22.22	
Reading MSA	21	14.69	0.34	0.00	0.78	0.00	90.17	95.24	8.72	4.76	6.08	0.00	0.00	6.07	6.67	
Schuylkill Non-Metro	10	6.99	0.00	0.00	5.76	0.00	82.03	90.00	12.21	10.00	7.27	0.00	0.00	8.43	4.00	
Scranton MSA	2	1.40	0.18	0.00	3.58	0.00	70.84	100.00	25.40	0.00	2.33	0.00	0.00	2.70	0.00	
York MSA	8	5.59	0.57	0.00	1.81	0.00	91.16	100.00	6.46	0.00	5.19	0.00	0.00	5.26	0.00	

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF PENNSYLVANIA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Philadelphia MD	3,460	51.70	21.98	9.85	17.08	18.09	20.43	21.92	40.51	50.14	1.64	1.80	1.55	1.38	1.81	
Limited Review:																
Harrisburg MSA	483	7.22	17.43	11.86	18.84	31.54	23.80	22.82	39.93	33.78	2.06	2.45	1.99	1.96	2.07	
Lancaster MSA	403	6.02	15.72	13.92	19.67	25.28	26.54	23.01	38.07	37.78	1.61	2.37	1.49	1.19	1.86	
Lebanon MSA	178	2.66	16.69	9.88	19.90	20.93	25.21	30.81	38.20	38.37	3.22	3.85	2.74	3.05	3.62	
Monroe – Wayne Non-Metro	325	4.86	14.26	2.67	15.73	8.00	21.34	20.67	48.67	68.67	2.17	3.08	1.78	1.94	2.29	
Reading MSA	532	7.95	17.76	10.27	19.02	22.18	24.39	29.36	38.83	38.19	3.05	2.04	2.70	2.99	3.82	
Schuylkill Non-Metro	196	2.93	17.91	8.29	20.21	28.73	24.72	23.20	37.16	39.78	3.61	2.71	3.59	2.68	4.73	
Scranton MSA	728	10.88	18.94	7.71	18.70	15.72	22.88	23.14	39.48	53.42	4.16	3.44	2.83	3.05	5.93	
York MSA	387	5.78	15.97	9.61	19.57	22.82	27.06	31.53	37.40	36.04	1.30	0.81	1.06	1.29	1.63	

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF PENNSYLVANIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia MD	2,478	74.13	21.98	14.01	17.08	18.62	20.43	23.63	40.51	43.74	3.89	5.01	3.49	3.71	3.81
Limited Review:															
Harrisburg MSA	63	1.88	17.43	11.11	18.84	11.11	23.80	22.22	39.93	55.56	0.64	0.84	0.25	0.49	0.93
Lancaster MSA	103	3.08	15.72	10.68	19.67	17.48	26.54	29.13	38.07	42.72	1.97	1.96	1.62	1.84	2.37
Lebanon MSA	42	1.26	16.69	12.20	19.90	14.63	25.21	34.15	38.20	39.02	1.87	3.49	1.59	1.24	2.10
Monroe – Wayne Non-Metro	111	3.32	14.26	3.64	15.73	10.91	21.34	23.64	48.67	61.82	3.65	2.33	4.26	4.40	3.28
Reading MSA	148	4.43	17.76	15.00	19.02	21.43	24.39	25.00	38.83	38.57	2.67	2.45	2.97	1.63	3.60
Schuylkill Non-Metro	70	2.09	17.91	11.43	20.21	21.43	24.72	31.43	37.16	35.71	3.06	3.68	2.33	3.60	2.75
Scranton MSA	256	7.66	18.94	12.99	18.70	16.54	22.88	25.98	39.48	44.49	3.28	2.53	3.13	3.74	3.34
York MSA	72	2.15	15.97	16.67	19.57	13.89	27.06	27.78	37.40	41.67	1.08	1.86	0.78	1.10	1.00

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF PENNSYLVANIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Philadelphia MD	14,379	57.32	21.98	11.23	17.08	20.59	20.43	24.56	40.51	43.63	5.63	8.53	5.97	5.29	5.05
Limited Review:															
Harrisburg MSA	1,015	4.05	17.43	9.91	18.84	22.12	23.80	31.03	39.93	36.94	4.53	4.14	4.67	5.02	4.14
Lancaster MSA	1,558	6.21	15.72	7.75	19.67	21.21	26.54	31.15	38.07	39.89	6.50	6.28	6.31	6.65	6.56
Lebanon MSA	655	2.61	16.69	10.92	19.90	24.46	25.21	34.46	38.20	30.15	11.72	14.49	12.57	12.70	9.34
Monroe – Wayne Non-Metro	660	2.63	14.26	4.86	15.73	9.25	21.34	25.55	48.67	60.34	3.81	5.67	2.92	3.41	4.06
Reading MSA	2,147	8.56	17.76	9.69	19.02	23.58	24.39	28.17	38.83	38.56	10.95	11.81	11.71	10.04	10.97
Schuylkill Non-Metro	1,057	4.21	17.91	8.66	20.21	18.36	24.72	30.54	37.16	42.44	14.42	12.73	13.50	14.13	15.55
Scranton MSA	2,464	9.82	18.94	6.38	18.70	17.98	22.88	27.27	39.48	48.38	10.77	8.06	9.32	10.27	12.49
York MSA	1,152	4.59	15.97	6.56	19.57	23.47	27.06	31.83	37.40	38.13	4.50	4.03	4.47	4.91	4.27

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: STATE OF PENNSYLVANIA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Philadelphia MD	8,617	69.26	71.63	47.32	67.07	14.68	18.25	5.50	3.69
Limited Review:									
Harrisburg MSA	343	2.76	66.05	45.37	57.14	18.66	24.20	1.64	1.27
Lancaster MSA	578	4.65	73.03	40.00	55.19	18.86	25.95	2.57	1.22
Lebanon MSA	190	1.53	73.62	42.86	61.58	16.84	21.58	4.10	2.36
Monroe – Wayne Non-Metro	178	1.43	75.53	58.88	62.92	14.61	22.47	1.77	1.17
Reading MSA	950	7.64	71.87	38.74	53.16	20.11	26.74	6.17	4.23
Schuylkill Non-Metro	305	2.45	71.99	67.84	75.41	13.11	11.48	4.33	4.01
Scranton MSA	910	7.31	71.20	54.70	59.34	17.58	23.08	3.61	2.91
York MSA	370	2.97	70.92	46.03	51.89	18.11	30.00	2.35	1.70

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF PENNSYLVANIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Philadelphia MD	59	41.26	92.31	47.06	47.46	23.73	28.81	7.93	4.34
Limited Review:									
Harrisburg MSA	7	4.90	98.37	66.67	71.43	0.00	28.57	2.82	1.55
Lancaster MSA	26	18.18	96.01	75.00	61.54	26.92	11.54	1.38	0.73
Lebanon MSA	7	4.90	97.24	100.00	42.86	57.14	0.00	1.76	1.25
Monroe – Wayne Non-Metro	3	2.10	97.50	100.00	66.67	33.33	0.00	3.33	3.57
Reading MSA	21	14.69	95.87	80.00	57.14	33.33	9.52	6.08	4.05
Schuylkill Non-Metro	10	6.99	96.08	66.67	80.00	0.00	20.00	7.27	6.67
Scranton MSA	2	1.40	95.71	0.00	100.00	0.00	0.00	2.33	0.00
York MSA	8	5.59	96.94	100.00	75.00	25.00	0.00	5.19	5.69

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF PENNSYLVANIA									
Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006									
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Philadelphia MD	38	60,779	731	51,721	769	112,500	72.65	5	5,110
Limited Review:									
Harrisburg MSA	8	17,926	109	1,299	117	19,226	12.42	0	0
Lancaster MSA	4	3,108	95	1,532	99	4,640	3.00	0	0
Lebanon MSA	0	0	21	423	21	423	0.27	0	0
Monroe – Wayne Non-Metro	2	2,522	10	292	12	2,814	1.82	0	0
Reading MSA	3	2,436	116	3,789	119	6,225	4.02	0	0
Schuylkill Non-Metro	1	330	59	885	60	1,215	0.78	0	0
Scranton MSA	1	7	83	5,789	84	5,796	3.74	1	743
York MSA	2	1,307	61	699	63	2,006	1.30	0	0

^{*} 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

^{**} 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF PENNSYLVANIA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Philadelphia MD	74.89	173	65.53	5.20	20.23	28.90	45.66	4	17	0	0	-12	-1	12.19	20.88	31.83	34.94
Limited Review:																	
Harrisburg MSA	3.64	9	3.41	0.00	44.44	55.56	0.00	0	1	0	0	-1	0	3.81	18.46	55.47	22.26
Lancaster MSA	3.91	16	6.06	6.25	6.25	75.00	12.50	0	2	0	0	-1	-1	3.13	8.69	79.02	9.15
Lebanon MSA	1.42	6	2.27	0.00	16.67	50.00	33.33	0	1	0	0	-1	0	0.00	16.43	67.01	16.55
Monroe – Wayne Non-Metro	1.10	4	1.52	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	53.25	46.75
Reading MSA	6.02	18	6.82	11.11	5.56	66.67	16.67	1	2	0	-1	0	0	7.37	12.67	64.96	15.00
Schuylkill Non-Metro	2.11	11	4.17	0.00	27.27	72.73	0.00	0	2	0	-1	-1	0	0.00	15.72	76.24	8.05
Scranton MSA	4.68	18	6.82	5.56	11.11	66.67	16.67	0	0	0	0	0	0	0.46	10.26	73.22	16.06
York MSA	2.23	9	3.41	11.11	22.22	66.67	0.00	1	3	0	0	-2	0	3.68	8.14	80.70	7.48

Institution ID: Wachovia Bank, N.A.

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF SOUTH CAROLINA												
Evaluation Period: JULY 1, 2003 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Charleston MSA	25.54	4,650	1,302,625	1,310	300,480	23	5,184	6	27,530	5,989	1,635,819	22.06
Limited Review:												
Anderson MSA	3.13	561	60,684	168	35,649	4	403	2	548	735	97,284	3.81
Columbia MSA	18.90	3,605	445,254	811	170,286	8	1,739	9	34,169	4,433	651,448	21.31
Florence MSA	5.38	991	87,361	268	51,595	4	1,068	0	0	1,263	140,024	4.51
Georgetown Non-Metro	1.23	221	68,792	64	15,476	4	700	0	0	289	84,968	1.62
Greenville MSA	13.26	2,213	343,565	869	198,910	18	1,102	11	27,348	3,111	570,925	15.69
Hilton Head Non-Metro	7.32	1,334	551,465	367	91,585	12	1,682	1	4,011	1,714	648,743	6.65
Myrtle Beach MSA	8.88	1,799	334,349	278	65,944	1	150	5	32,251	2,083	432,694	5.45
Northeastern Non-Metro	2.64	476	37,864	138	23,636	4	195	1	1,400	619	63,095	3.92
Northwestern Non-Metro	3.52	684	61,538	138	26,739	3	500	1	6,200	826	94,977	4.50
Oconee Non-Metro	1.43	285	45,198	47	14,910	0	0	1	850	333	60,958	2.00
Southern Non-Metro	0.93	169	29,238	47	11,559	2	261	1	670	219	41,728	1.08
Spartanburg MSA	5.94	1,036	130,994	352	100,192	1	30	4	19,345	1,393	250,561	5.73
Sumter MSA	1.90	243	19,964	185	35,758	16	2,753	2	3,541	446	62,016	1.67

^{*} Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

^{***} Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF SOUTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston MSA	2,844	28.13	2.42	1.05	16.78	6.01	49.56	40.58	31.24	52.36	3.97	3.04	2.87	3.10	5.25
Limited Review:															
Anderson MSA	227	2.25	0.00	0.00	13.81	7.49	68.46	60.79	17.73	31.72	2.79	0.00	2.49	2.61	3.34
Columbia MSA	1,984	19.62	0.99	0.40	22.94	11.79	42.07	37.20	34.00	50.50	4.20	1.70	3.49	4.13	4.51
Florence MSA	433	4.28	2.33	0.23	20.03	5.08	55.83	43.88	21.81	50.81	5.04	3.23	2.88	3.83	7.40
Georgetown Non-Metro	118	1.17	0.00	0.00	22.64	8.47	35.39	8.47	41.97	83.05	2.67	0.00	1.67	1.87	2.98
Greenville MSA	975	9.64	1.08	0.72	16.80	11.59	56.73	46.56	25.39	41.13	2.22	0.52	1.42	2.05	2.75
Hilton Head Non-Metro	832	8.23	0.00	0.00	7.78	0.60	30.10	10.82	62.12	88.58	3.72	0.00	2.20	2.74	3.92
Myrtle Beach MSA	1,229	12.16	0.00	0.00	9.72	3.58	72.14	61.43	18.13	34.99	2.84	0.00	1.96	2.74	3.28
Northeastern Non-Metro	187	1.85	0.00	0.00	19.26	13.37	72.12	66.31	8.62	20.32	3.18	0.00	1.79	3.47	3.63
Northwestern Non-Metro	288	2.85	0.00	0.00	4.36	2.78	78.08	72.57	17.56	24.65	4.13	0.00	2.44	3.90	5.07
Oconee Non-Metro	142	1.40	0.00	0.00	0.00	0.00	72.37	61.97	27.63	38.03	3.83	0.00	0.00	2.87	5.55
Southern Non-Metro	96	0.95	0.63	0.00	19.24	5.21	70.91	90.63	9.21	4.17	2.20	0.00	1.47	2.75	0.00
Spartanburg MSA	647	6.40	1.89	0.15	12.54	8.35	69.00	63.21	16.57	28.28	4.45	0.00	3.06	4.17	6.17
Sumter MSA	109	1.08	0.00	0.00	25.98	22.94	42.80	32.11	31.22	44.95	2.45	0.00	2.07	2.18	2.94

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF SOUTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston MSA	113	16.05	2.42	1.77	16.78	13.27	49.56	37.17	31.24	47.79	2.73	1.96	2.43	1.81	4.79
Limited Review:															
Anderson MSA	34	4.83	0.00	0.00	13.81	8.82	68.46	70.59	17.73	20.59	4.19	0.00	2.08	4.96	2.94
Columbia MSA	140	19.89	0.99	1.43	22.94	17.86	42.07	45.00	34.00	35.00	4.68	0.00	4.65	4.86	4.51
Florence MSA	61	8.66	2.33	0.00	20.03	22.95	55.83	50.82	21.81	26.23	7.81	0.00	6.80	6.97	11.24
Georgetown Non-Metro	16	2.27	0.00	0.00	22.64	25.00	35.39	62.50	41.97	12.50	10.66	0.00	10.34	18.60	4.00
Greenville MSA	103	14.63	1.08	3.88	16.80	22.33	56.73	43.69	25.39	30.10	3.57	7.69	4.37	2.32	5.93
Hilton Head Non-Metro	40	5.68	0.00	0.00	7.78	5.00	30.10	32.50	62.12	62.50	4.38	0.00	8.00	1.68	5.88
Myrtle Beach MSA	52	7.39	0.00	0.00	9.72	7.69	72.14	69.23	18.13	23.08	2.77	0.00	5.66	2.41	2.25
Northeastern Non-Metro	31	4.40	0.00	0.00	19.26	29.03	72.12	67.74	8.62	3.23	3.81	0.00	6.56	3.36	0.00
Northwestern Non-Metro	44	6.25	0.00	0.00	4.36	4.55	78.08	68.18	17.56	27.27	6.39	0.00	7.14	5.65	10.29
Oconee Non-Metro	18	2.56	0.00	0.00	0.00	0.00	72.37	50.00	27.63	50.00	5.08	0.00	0.00	1.53	15.22
Southern Non-Metro	12	1.70	0.63	0.00	19.24	50.00	70.91	50.00	9.21	0.00	2.12	0.00	6.85	1.11	0.00
Spartanburg MSA	27	3.84	1.89	0.00	12.54	7.41	69.00	85.19	16.57	7.41	2.61	0.00	1.43	3.04	2.04
Sumter MSA	13	1.85	0.00	0.00	25.98	46.15	42.80	46.15	31.22	7.69	3.32	0.00	7.69	3.88	0.00

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF SOUTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston MSA	1,691	22.75	2.42	1.66	16.78	7.04	49.56	39.74	31.24	51.57	3.79	2.61	2.20	3.16	4.97
Limited Review:															
Anderson MSA	300	4.04	0.00	0.00	13.81	9.33	68.46	69.33	17.73	21.33	3.45	0.00	2.74	3.77	2.79
Columbia MSA	1,478	19.88	0.99	0.74	22.94	13.67	42.07	36.94	34.00	48.65	3.67	4.49	3.56	3.68	3.67
Florence MSA	497	6.69	2.33	1.41	20.03	15.90	55.83	48.09	21.81	34.61	7.23	4.88	8.66	6.88	7.21
Georgetown Non-Metro	87	1.17	0.00	0.00	22.64	5.75	35.39	18.39	41.97	75.86	2.62	0.00	1.01	3.13	2.77
Greenville MSA	1,126	15.15	1.08	1.07	16.80	12.52	56.73	45.47	25.39	40.94	3.50	2.84	4.38	3.01	3.94
Hilton Head Non-Metro	462	6.22	0.00	0.00	7.78	0.87	30.10	11.69	62.12	87.45	3.75	0.00	1.45	2.11	4.30
Myrtle Beach MSA	517	6.96	0.00	0.00	9.72	4.84	72.14	68.09	18.13	27.08	3.05	0.00	2.74	2.97	3.41
Northeastern Non-Metro	258	3.47	0.00	0.00	19.26	18.99	72.12	66.28	8.62	14.73	5.06	0.00	6.52	5.19	2.65
Northwestern Non-Metro	351	4.72	0.00	0.00	4.36	3.70	78.08	62.96	17.56	33.33	4.67	0.00	5.34	3.92	7.49
Oconee Non-Metro	125	1.68	0.00	0.00	0.00	0.00	72.37	51.20	27.63	48.80	4.00	0.00	0.00	3.23	5.45
Southern Non-Metro	60	0.81	0.63	0.00	19.24	36.67	70.91	56.67	9.21	6.67	1.11	0.00	1.64	1.09	0.71
Spartanburg MSA	361	4.86	1.89	2.49	12.54	12.19	69.00	60.94	16.57	24.38	2.36	4.27	2.35	2.19	2.73
Sumter MSA	120	1.61	0.00	0.00	25.98	13.33	42.80	37.50	31.22	49.17	3.24	0.00	2.40	2.85	3.91

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF SOUTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston MSA	2	10.53	8.85	0.00	16.36	50.00	46.36	0.00	28.43	50.00	2.00	0.00	8.33	0.00	0.00
Limited Review:															
Anderson MSA	0	0.00	0.00	0.00	13.87	0.00	62.68	0.00	22.86	0.00	0.00	0.00	0.00	0.00	0.00
Columbia MSA	3	15.79	9.40	33.33	28.22	0.00	39.49	33.33	22.48	33.33	4.17	0.00	0.00	4.35	14.29
Florence MSA	0	0.00	6.03	0.00	21.70	0.00	31.33	0.00	40.94	0.00	0.00	0.00	0.00	0.00	0.00
Georgetown Non-Metro	0	0.00	0.00	0.00	6.55	0.00	5.67	0.00	87.78	0.00	0.00	0.00	0.00	0.00	0.00
Greenville MSA	9	47.37	2.90	0.00	26.00	0.00	44.53	88.89	26.57	11.11	2.38	0.00	0.00	4.35	0.00
Hilton Head Non-Metro	0	0.00	0.00	0.00	0.18	0.00	15.67	0.00	84.15	0.00	0.00	0.00	0.00	0.00	0.00
Myrtle Beach MSA	1	5.26	0.00	0.00	6.30	0.00	46.59	100.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00
Northeastern Non-Metro	0	0.00	0.00	0.00	34.28	0.00	54.23	0.00	11.49	0.00	0.00	0.00	0.00	0.00	0.00
Northwestern Non-Metro	1	5.26	0.00	0.00	11.22	0.00	66.12	0.00	22.65	100.00	0.00	0.00	0.00	0.00	0.00
Oconee Non-Metro	0	0.00	0.00	0.00	0.00	0.00	55.11	0.00	44.89	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-Metro	1	5.26	8.07	0.00	34.20	0.00	45.16	100.00	12.57	0.00	0.00	0.00	0.00	0.00	0.00
Spartanburg MSA	1	5.26	8.26	0.00	33.42	0.00	34.42	100.00	23.89	0.00	7.14	0.00	0.00	14.29	0.00
Sumter MSA	1	5.26	0.00	0.00	51.20	100.00	13.10	0.00	35.71	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF SOUTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston MSA	1,310	25.98	6.26	7.33	19.58	15.65	42.86	38.79	31.31	38.24	4.85	8.31	5.44	4.02	5.21
Limited Review:															
Anderson MSA	168	3.33	0.00	0.00	17.14	6.55	63.24	70.24	16.77	21.43	2.46	0.00	1.14	2.75	2.39
Columbia MSA	811	16.08	5.64	6.17	26.78	22.44	34.38	30.58	29.29	37.48	2.56	4.30	2.91	2.13	2.68
Florence MSA	268	5.32	4.18	6.34	27.94	23.51	43.64	39.55	24.24	30.60	3.62	7.08	4.28	3.12	3.55
Georgetown Non-Metro	64	1.27	0.00	0.00	22.32	21.88	18.58	9.38	59.10	68.75	1.75	0.00	2.51	1.79	1.58
Greenville MSA	869	17.24	3.67	4.26	20.23	15.07	49.18	37.63	26.92	43.04	3.00	3.96	2.94	2.37	3.89
Hilton Head Non-Metro	367	7.28	0.00	0.00	4.98	0.27	31.62	16.08	63.40	83.65	3.83	0.00	0.00	2.15	4.63
Myrtle Beach MSA	278	5.51	0.00	0.00	20.21	16.19	54.26	47.48	25.53	36.33	1.14	0.00	1.48	0.77	1.89
Northeastern Non-Metro	138	2.74	0.00	0.00	25.85	25.36	65.49	54.35	8.66	20.29	2.84	0.00	2.60	2.62	4.28
Northwestern Non-Metro	138	2.74	0.00	0.00	7.68	6.52	71.41	56.52	20.91	36.96	2.04	0.00	1.50	1.62	3.28
Oconee Non-Metro	47	0.93	0.00	0.00	0.00	0.00	61.81	42.55	38.19	57.45	1.53	0.00	0.00	1.24	1.99
Southern Non-Metro	47	0.93	5.48	0.00	17.16	12.77	66.74	80.85	10.62	6.38	0.77	0.00	0.35	0.97	0.36
Spartanburg MSA	352	6.98	7.94	7.39	17.20	12.78	54.79	48.01	20.06	31.82	2.81	4.49	2.47	2.41	3.62
Sumter MSA	185	3.67	0.00	0.00	35.09	30.81	33.87	26.49	31.04	42.70	6.07	0.00	5.87	4.44	8.09

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF SOUTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston MSA	23	23.00	1.78	0.00	20.03	0.00	47.17	56.52	31.02	43.48	14.75	0.00	0.00	15.00	33.33
Limited Review:															
Anderson MSA	4	4.00	0.00	0.00	13.64	0.00	69.55	75.00	16.36	25.00	7.14	0.00	0.00	9.09	0.00
Columbia MSA	8	8.00	0.81	12.50	23.58	12.50	47.57	50.00	27.36	25.00	1.37	0.00	0.00	3.08	0.00
Florence MSA	4	4.00	1.74	0.00	17.39	25.00	66.09	75.00	14.78	0.00	2.04	0.00	0.00	3.23	0.00
Georgetown Non-Metro	4	4.00	0.00	0.00	23.20	0.00	42.40	0.00	34.40	100.00	12.50	0.00	0.00	0.00	20.00
Greenville MSA	18	18.00	1.35	0.00	16.07	5.56	59.39	77.78	23.18	16.67	21.28	0.00	14.29	25.00	12.50
Hilton Head Non-Metro	12	12.00	0.00	0.00	8.43	0.00	25.28	0.00	66.29	100.00	28.57	0.00	0.00	0.00	37.50
Myrtle Beach MSA	1	1.00	0.00	0.00	17.69	0.00	72.24	0.00	10.07	100.00	0.32	0.00	0.00	0.00	12.50
Northeastern Non-Metro	4	4.00	0.00	0.00	19.00	25.00	71.77	75.00	9.23	0.00	0.65	0.00	0.00	0.89	0.00
Northwestern Non-Metro	3	3.00	0.00	0.00	3.76	33.33	79.00	66.67	17.24	0.00	3.77	0.00	33.33	2.17	0.00
Oconee Non-Metro	0	0.00	0.00	0.00	0.00	0.00	76.47	0.00	23.53	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-Metro	2	2.00	1.39	0.00	16.39	50.00	78.33	0.00	3.89	50.00	0.37	0.00	0.00	0.00	14.29
Spartanburg MSA	1	1.00	0.00	0.00	7.82	100.00	72.31	0.00	19.87	0.00	0.00	0.00	0.00	0.00	0.00
Sumter MSA	16	16.00	0.00	0.00	25.75	31.25	58.68	56.25	15.57	12.50	14.63	0.00	25.00	14.29	0.00

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF SOUTH CAROLINA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Charleston MSA	2,844	28.13	21.28	5.80	17.39	19.47	21.09	15.18	40.24	59.56	4.29	4.69	3.56	2.51	5.44	
Limited Review:																
Anderson MSA	227	2.25	19.62	12.74	18.00	17.92	22.69	24.06	39.69	45.28	3.31	4.61	2.48	2.36	4.14	
Columbia MSA	1,984	19.62	20.45	14.83	17.59	34.33	22.06	20.14	39.89	30.70	5.07	6.81	6.92	3.89	4.07	
Florence MSA	433	4.28	23.09	5.21	16.31	24.17	20.18	25.83	40.43	44.79	6.65	5.53	6.61	6.95	6.75	
Georgetown Non-Metro	118	1.17	19.68	6.45	16.76	6.45	19.04	11.83	44.52	75.27	3.09	6.82	1.68	1.91	3.48	
Greenville MSA	975	9.64	19.90	12.89	18.19	24.22	22.01	14.68	39.90	48.21	2.51	3.24	2.20	1.69	3.09	
Hilton Head Non-Metro	832	8.23	12.71	0.81	13.04	5.48	17.51	9.66	56.74	84.06	3.99	1.54	3.38	2.37	4.44	
Myrtle Beach MSA	1,229	12.16	18.15	4.52	19.52	17.23	22.91	15.11	39.42	63.14	3.21	4.12	4.76	3.64	2.73	
Northeastern Non-Metro	187	1.85	24.71	9.50	18.20	29.61	21.52	26.82	35.57	34.08	4.56	3.78	4.58	4.21	5.07	
Northwestern Non-Metro	288	2.85	19.10	5.65	17.62	37.46	22.51	19.79	40.76	37.10	5.69	2.76	6.93	5.53	5.52	
Oconee Non-Metro	142	1.40	15.35	5.04	16.68	13.45	22.71	12.61	45.27	68.91	4.27	1.45	3.35	2.60	5.37	
Southern Non-Metro	96	0.95	27.05	5.43	17.71	10.87	20.22	10.87	35.03	72.83	3.42	3.03	2.05	1.44	5.03	
Spartanburg MSA	647	6.40	20.03	16.69	18.25	32.24	22.51	19.15	39.21	31.91	5.58	7.67	5.83	3.95	5.96	
Sumter MSA	109	1.08	20.96	6.93	17.89	24.75	21.45	23.76	39.71	44.55	3.19	3.74	2.98	2.84	3.51	

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF SOUTH CAROLINA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston MSA	113	16.05	21.28	8.41	17.39	15.89	21.09	24.30	40.24	51.40	2.72	1.10	2.48	2.64	3.39
Limited Review:															
Anderson MSA	34	4.83	19.62	15.15	18.00	27.27	22.69	21.21	39.69	36.36	4.42	2.04	4.65	5.56	4.55
Columbia MSA	140	19.89	20.45	12.86	17.59	20.71	22.06	24.29	39.89	42.14	5.31	6.75	4.93	5.38	5.90
Florence MSA	61	8.66	23.09	21.31	16.31	18.03	20.18	19.67	40.43	40.98	8.68	14.52	4.76	7.41	9.23
Georgetown Non-Metro	16	2.27	19.68	18.75	16.76	12.50	19.04	25.00	44.52	43.75	11.30	23.08	10.53	12.50	7.84
Greenville MSA	103	14.63	19.90	14.00	18.19	21.00	22.01	32.00	39.90	33.00	3.85	3.38	4.18	5.43	2.64
Hilton Head Non-Metro	40	5.68	12.71	2.78	13.04	5.56	17.51	16.67	56.74	75.00	4.50	0.00	5.56	4.00	4.63
Myrtle Beach MSA	52	7.39	18.15	5.88	19.52	23.53	22.91	21.57	39.42	49.02	2.97	0.00	3.85	2.70	3.66
Northeastern Non-Metro	31	4.40	24.71	9.68	18.20	25.81	21.52	35.48	35.57	29.03	4.00	0.00	6.06	8.00	1.71
Northwestern Non-Metro	44	6.25	19.10	9.09	17.62	25.00	22.51	13.64	40.76	52.27	7.02	5.00	6.96	2.91	11.11
Oconee Non-Metro	18	2.56	15.35	5.56	16.68	38.89	22.71	11.11	45.27	44.44	5.39	0.00	6.12	2.63	8.62
Southern Non-Metro	12	1.70	27.05	8.33	17.71	8.33	20.22	16.67	35.03	66.67	2.27	0.00	0.00	1.27	5.34
Spartanburg MSA	27	3.84	20.03	22.22	18.25	29.63	22.51	14.81	39.21	33.33	2.87	2.91	3.48	1.53	3.47
Sumter MSA	13	1.85	20.96	23.08	17.89	30.77	21.45	15.38	39.71	30.77	3.67	5.00	8.33	2.04	1.98

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF SOUTH CAROLINA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share						
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:																	
Charleston MSA	2,020	25.09	21.28	4.34	17.39	16.48	21.09	21.76	40.24	57.42	6.34	1.91	4.62	5.21	8.35		
Limited Review:																	
Anderson MSA	309	3.84	19.62	10.13	18.00	19.93	68.46	28.76	39.69	41.18	4.39	5.69	4.76	3.90	4.15		
Columbia MSA	1,579	19.61	20.45	8.10	17.59	20.68	42.07	26.97	39.89	44.24	5.32	4.79	5.25	5.38	5.46		
Florence MSA	498	6.19	23.09	7.71	16.31	17.44	55.83	28.40	40.43	46.45	8.65	8.06	9.28	10.03	7.77		
Georgetown Non-Metro	91	1.13	19.68	1.28	16.76	15.38	35.39	16.67	44.52	66.67	3.27	0.00	3.83	3.02	3.47		
Greenville MSA	1,208	15.00	19.90	9.77	18.19	19.72	56.73	25.22	39.90	45.29	4.69	5.21	4.48	4.33	4.91		
Hilton Head Non-Metro	468	5.81	12.71	0.85	13.04	4.56	30.10	15.10	56.74	79.49	4.20	3.23	2.89	3.97	4.40		
Myrtle Beach MSA	557	6.92	18.15	4.29	19.52	16.37	72.14	22.61	39.42	56.73	4.22	3.08	3.82	4.09	4.54		
Northeastern Non-Metro	261	3.24	24.71	6.67	18.20	21.96	72.12	24.71	35.57	46.67	6.17	5.13	7.66	5.15	6.19		
Northwestern Non-Metro	355	4.41	19.10	10.06	17.62	18.97	78.08	21.84	40.76	49.14	5.69	5.75	5.28	5.77	5.84		
Oconee Non-Metro	134	1.66	15.35	6.15	16.68	13.08	72.37	26.92	45.27	53.85	5.41	5.49	2.62	7.17	5.60		
Southern Non-Metro	64	0.79	27.05	9.84	17.71	8.20	70.91	8.20	35.03	73.77	1.59	0.80	0.52	0.48	2.84		
Spartanburg MSA	386	4.79	20.03	11.05	18.25	18.95	69.00	27.11	39.21	42.89	3.40	3.09	3.63	3.47	3.31		
Sumter MSA	121	1.50	20.96	11.02	17.89	19.49	42.80	20.34	39.71	49.15	4.16	8.82	3.80	3.27	4.08		

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: STATE OF SOUTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Charleston MSA	1,518	27.49	71.01	61.28	46.71	21.08	32.21	6.38	8.28
Limited Review:									
Anderson MSA	171	3.10	72.92	60.00	56.73	16.37	26.90	2.54	2.32
Columbia MSA	959	17.36	70.50	52.21	55.79	17.41	26.80	3.55	3.64
Florence MSA	269	4.87	71.61	67.57	56.88	21.56	21.56	3.64	3.65
Georgetown Non-Metro	64	1.16	75.45	51.11	50.00	14.06	35.94	1.75	1.39
Greenville MSA	949	17.18	70.71	56.92	49.42	20.76	29.82	3.56	3.10
Hilton Head Non-Metro	369	6.68	74.70	59.49	46.61	21.41	31.98	3.88	3.84
Myrtle Beach MSA	284	5.14	72.62	58.24	54.93	14.44	30.63	1.20	0.77
Northeastern Non-Metro	140	2.53	73.54	60.50	57.86	20.71	21.43	2.92	3.74
Northwestern Non-Metro	143	2.59	71.32	60.22	51.05	23.78	25.17	2.18	1.89
Oconee Non-Metro	47	0.85	77.37	44.74	34.04	23.40	42.55	1.53	1.60
Southern Non-Metro	51	0.92	72.95	37.14	47.06	21.57	31.37	0.90	0.43
Spartanburg MSA	372	6.74	69.95	50.18	43.01	20.43	36.56	3.18	2.80
Sumter MSA	187	3.39	73.01	57.52	52.41	22.46	25.13	6.19	7.49

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF SOUTH CAROLINA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Charleston MSA	23	23.00	93.86	68.42	34.78	30.43	34.78	14.75	12.50
Limited Review:									
Anderson MSA	4	4.00	95.45	100.00	75.00	0.00	25.00	7.14	8.70
Columbia MSA	8	8.00	95.15	80.00	25.00	50.00	25.00	1.37	0.78
Florence MSA	4	4.00	98.26	75.00	25.00	25.00	50.00	2.04	1.15
Georgetown Non-Metro	4	4.00	96.80	0.00	0.00	100.00	0.00	12.50	0.00
Greenville MSA	18	18.00	95.77	100.00	83.33	16.67	0.00	21.28	18.92
Hilton Head Non-Metro	12	12.00	91.01	62.50	58.33	33.33	8.33	28.57	17.65
Myrtle Beach MSA	1	1.00	97.30	100.00	0.00	100.00	0.00	0.32	0.33
Northeastern Non-Metro	4	4.00	95.78	100.00	100.00	0.00	0.00	0.65	0.68
Northwestern Non-Metro	3	3.00	96.87	66.67	33.33	33.33	33.33	3.77	2.63
Oconee Non-Metro	0	0.00	96.08	0.00	0.00	0.00	0.00	0.00	0.00
Southern Non-Metro	2	2.00	96.94	100.00	50.00	50.00	0.00	0.37	0.39
Spartanburg MSA	1	1.00	93.81	100.00	100.00	0.00	0.00	0.00	0.00
Sumter MSA	16	16.00	92.22	100.00	50.00	18.75	31.25	14.63	23.08

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF SOUTH CAROLINA									
Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006									
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Charleston MSA	12	7,996	238	8,250	250	16,246	24.22	0	0
Limited Review:									
Anderson MSA	4	9,229	8	3,170	12	12,399	18.49	1	55
Columbia MSA	8	1,242	404	2,495	412	3,737	5.57	1	925
Florence MSA	3	166	7	97	10	264	0.39	1	535
Georgetown Non-Metro	3	261	2	4	5	265	0.39	0	0
Greenville MSA	9	793	33	7,987	42	8,780	13.09	3	7,292
Hilton Head Non-Metro	4	7,218	29	88	33	7,306	10.89	0	0
Myrtle Beach MSA	5	4,921	7	1,627	12	6,548	9.76	2	161
Northeastern Non-Metro	8	3,671	11	10	19	3,680	5.49	0	0
Northwestern Non-Metro	4	883	9	78	13	961	1.43	0	0
Oconee Non-Metro	3	359	5	7	8	366	0.55	0	0
Southern Non-Metro	2	4	4	6	6	10	0.01	0	0
Spartanburg MSA	10	6,365	9	125	19	6,490	9.68	0	0
Sumter MSA	2	2	7	12	9	14	0.02	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF SOUTH CAROLINA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Charleston MSA	22.06	24	18.32	8.33	16.67	41.67	33.33	1	6	0	1	-3	-3	5.20	20.09	48.15	26.57
Limited Review:																	
Anderson MSA	3.81	5	3.82	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	16.52	66.32	17.04
Columbia MSA	21.31	26	19.85	3.85	19.23	26.92	46.15	1	7	0	0	0	-4	3.31	26.84	39.78	29.24
Florence MSA	4.51	7	5.34	0.00	28.57	28.57	42.86	1	2	0	0	-1	0	3.49	22.49	53.82	20.19
Georgetown Non-Metro	1.62	3	2.29	0.00	0.00	0.00	100.00	0	1	0	0	0	-1	0.00	26.54	37.75	35.72
Greenville MSA	15.69	23	17.56	4.35	21.74	43.48	30.43	2	5	0	0	-1	-2	1.93	20.48	53.15	24.44
Hilton Head Non-Metro	6.65	9	6.87	0.00	0.00	22.22	77.78	1	0	0	0	0	1	0.00	7.67	42.01	50.32
Myrtle Beach MSA	5.45	8	6.11	0.00	12.50	25.00	62.50	1	2	0	-1	0	0	0.00	12.74	70.33	16.93
Northeastern Non-Metro	3.92	7	5.34	0.00	28.57	71.43	0.00	0	0	0	0	0	0	0.00	22.32	69.78	7.90
Northwestern Non-Metro	4.50	5	3.82	0.00	40.00	40.00	20.00	0	0	0	0	0	0	0.00	7.02	75.39	17.59
Oconee Non-Metro	2.00	2	1.53	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	73.96	26.04
Southern Non-Metro	1.08	2	1.53	0.00	50.00	50.00	0.00	0	0	0	0	0	0	1.75	22.10	67.44	8.71
Spartanburg MSA	5.73	7	5.34	0.00	28.57	28.57	42.86	0	1	0	0	0	-1	4.57	15.95	64.23	15.25
Sumter MSA	1.67	3	2.29	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	30.25	43.10	26.66

Table 1. Lending Volume

LENDING VOLUME												Geography: STATE OF TENNESSEE		Evaluation Period: NOVEMBER 1, 2004 to JUNE 30, 2006	
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
Full Review:															
Nashville MSA	100.00	543	175,752	198	34,008	2	648	3	40,792	746	251,200	100.00			

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF TENNESSEE								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	307	100.00	2.98	0.98	14.80	12.38	47.73	37.13	34.48	49.51	0.36	0.36	0.63	0.15	0.61

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF TENNESSEE								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area (2005):	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	6	100.00	2.98	0.00	14.80	16.67	47.73	50.00	34.48	33.33	0.05	0.00	0.39	0.00	0.00

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Institution ID: Wachovia Bank, N.A.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF TENNESSEE						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	228	100.00	2.98	3.07	14.80	17.11	47.73	37.72	34.48	42.11	0.47	0.64	0.90	0.18	0.68

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF TENNESSEE								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	2	100.00	8.65	0.00	22.98	0.00	49.09	50.00	19.28	50.00	3.17	0.00	0.00	3.85	16.67

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF TENNESSEE								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	198	100.00	5.67	2.53	23.99	16.16	41.25	41.92	28.46	38.38	0.48	0.40	0.41	0.45	0.57

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF TENNESSEE						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	2	100.00	2.23	0.00	12.10	0.00	48.96	50.00	36.58	50.00	0.61	0.00	0.00	0.00	3.23

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE			Geography: STATE OF TENNESSEE								Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	307	100.00	19.39	7.65	17.12	16.47	21.42	22.94	42.08	52.94	0.11	0.18	0.04	0.08	0.14

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF TENNESSEE						Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	6	100.00	19.39	0.00	17.12	33.33	21.42	0.00	42.08	66.67	0.28	0.00	0.31	0.00	0.51

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF TENNESSEE								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [†]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville MSA	283	100.00	19.39	8.15	17.12	14.13	21.42	26.63	42.08	51.09	0.34	0.09	0.16	0.37	0.48

[†] Based on 2004 Aggregate HMDA Data.

^{**} As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF TENNESSEE			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Nashville MSA	326	100.00	68.49	59.90	59.51	16.87	23.62	0.71	0.60

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF TENNESSEE			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Nashville MSA	2	100.00	93.74	0.00	0.00	50.00	50.00	0.61	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF TENNESSEE				Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Nashville MSA	4	1,836	8	557	12	2,394	100.00	2	5,758

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF TENNESSEE Evaluation Period: NOVEMBER 1, 2004 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Nashville MSA	100.00	9	100.00	0.00	11.11	33.33	55.56	1	0	0	0	0	1	6.86	20.25	45.13	27.77

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF TEXAS												
Evaluation Period: JULY 1, 2003 to JUNE 30, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Dallas MD	28.99	2,204	558,160	346	50,313	1	20	7	74,898	2,558	683,391	17.49
Limited Review:												
Austin MSA	9.03	717	216,603	74	18,679	1	150	5	68,467	797	303,899	3.86
Beaumont MSA	8.52	288	28,784	455	85,065	4	687	5	6,041	752	120,577	13.80
Fort Worth MD	11.50	882	141,305	132	20,192	0	0	1	5,000	1,015	166,497	8.97
Houston MSA	29.64	2,173	470,242	427	90,249	7	669	8	156,010	2,615	717,170	49.92
San Antonio MSA	12.32	847	121,203	236	41,326	1	100	2	8,867	1,086	171,496	5.96

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF TEXAS								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ*** Units	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	1,409	30.98	2.63	1.85	19.25	11.43	35.11	34.14	43.01	52.59	0.33	0.67	0.34	0.30	0.33
Limited Review:															
Austin MSA	458	10.07	3.00	1.75	16.72	11.14	40.19	40.17	40.10	46.51	0.23	0.22	0.28	0.18	0.29
Beaumont MSA	133	2.92	3.21	0.00	15.67	5.26	54.46	58.65	26.66	36.09	0.43	0.00	0.46	0.38	0.50
Fort Worth MD	508	11.17	3.48	2.36	19.52	14.17	40.41	31.30	36.59	52.17	0.23	0.76	0.39	0.16	0.24
Houston MSA	1,417	31.16	2.94	1.83	22.93	17.22	32.30	30.84	41.84	50.11	0.19	0.43	0.40	0.12	0.18
San Antonio MSA	623	13.70	1.68	0.48	31.02	15.41	31.58	31.46	35.72	52.65	0.23	0.00	0.24	0.29	0.19

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF TEXAS								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	39	19.02	2.63	0.00	19.25	5.13	35.11	43.59	43.01	51.28	0.46	0.00	0.16	0.66	0.45
Limited Review:															
Austin MSA	10	4.88	3.00	10.00	16.72	0.00	40.19	30.00	40.10	60.00	0.35	0.95	0.00	0.29	0.51
Beaumont MSA	48	23.66	3.21	2.08	15.67	12.50	54.46	52.08	26.66	33.33	5.12	6.67	5.04	4.78	5.69
Fort Worth MD	23	11.22	3.48	0.00	19.52	8.70	40.41	47.83	36.59	43.48	0.50	0.00	0.28	0.63	0.48
Houston MSA	72	35.12	2.94	0.00	22.93	22.22	32.30	30.56	41.84	47.22	0.61	0.00	0.68	0.59	0.63
San Antonio MSA	13	6.34	1.68	0.00	31.02	30.77	31.58	15.38	35.72	53.85	0.25	0.00	0.31	0.14	0.30

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF TEXAS								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	751	32.07	2.63	1.46	19.25	12.52	35.11	32.36	43.01	53.66	0.67	0.73	0.50	0.65	0.74
Limited Review:															
Austin MSA	246	10.50	3.00	2.85	16.72	8.94	40.19	29.27	40.10	58.94	0.53	0.73	0.23	0.36	0.81
Beaumont MSA	105	4.48	3.21	0.00	15.67	6.67	54.46	58.10	26.66	35.24	2.28	0.00	1.56	2.56	2.16
Fort Worth MD	350	14.94	3.48	2.29	19.52	15.71	40.41	34.29	36.59	47.71	0.66	1.45	0.84	0.51	0.70
Houston MSA	680	29.04	2.94	2.94	22.93	25.00	32.30	19.26	41.84	52.79	0.55	1.03	1.08	0.28	0.50
San Antonio MSA	210	8.97	1.68	1.90	31.02	18.10	31.58	25.71	35.72	54.29	0.47	1.43	0.59	0.34	0.49

^{*} Based on 2004 Aggregate HMDA data.

^{**} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: STATE OF TEXAS								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Multi-Family Units**	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	% Multi-Family Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	5	31.25	14.42	0.00	30.16	0.00	33.39	20.00	22.03	80.00	1.23	0.00	0.00	1.11	5.08
Limited Review:															
Austin MSA	3	18.75	17.82	33.33	30.83	33.33	35.62	0.00	15.72	33.33	0.68	3.57	0.00	0.00	0.00
Beaumont MSA	2	12.50	6.11	0.00	27.01	0.00	35.64	0.00	31.24	100.00	10.00	0.00	0.00	0.00	28.57
Fort Worth MD	1	6.25	7.10	0.00	28.62	0.00	45.36	100.00	18.92	0.00	0.67	0.00	0.00	2.17	0.00
Houston MSA	4	25.00	9.86	0.00	35.87	25.00	30.22	25.00	24.04	50.00	0.92	0.00	0.71	1.00	1.82
San Antonio MSA	1	6.25	1.82	0.00	35.54	25.00	40.45	100.00	22.12	0.00	0.98	0.00	0.00	3.23	0.00

* Based on 2004 Aggregate HMDA data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF TEXAS								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	346	20.72	4.75	2.02	24.79	28.61	33.58	31.50	36.01	37.86	0.31	0.18	0.44	0.33	0.27
Limited Review:															
Austin MSA	74	4.43	5.06	4.05	18.72	24.32	37.22	20.27	38.83	51.35	0.16	0.23	0.26	0.09	0.19
Beaumont MSA	455	27.25	3.00	0.44	20.52	23.74	49.31	47.69	27.03	28.13	5.22	1.61	7.16	5.28	4.58
Fort Worth MD	132	7.90	4.01	3.03	27.62	18.94	37.92	40.15	30.45	37.88	0.27	0.24	0.21	0.29	0.29
Houston MSA	427	25.57	5.54	4.68	26.01	24.59	27.98	24.82	39.95	45.20	0.30	0.37	0.35	0.28	0.31
San Antonio MSA	420	14.15	2.35	1.90	30.91	25.00	33.41	29.29	33.03	43.81	0.61	0.78	0.64	0.57	0.66

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF TEXAS								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	1	7.14	2.76	0.00	17.57	0.00	41.07	0.00	38.38	100.00	0.17	0.00	0.00	0.00	0.46
Limited Review:															
Austin MSA	1	7.14	2.85	0.00	15.36	0.00	47.35	100.00	34.44	0.00	0.35	0.00	0.00	0.69	0.00
Beaumont MSA	4	28.57	1.96	0.00	7.82	0.00	63.57	75.00	26.65	25.00	2.92	0.00	0.00	4.00	2.27
Fort Worth MD	0	0.00	1.78	0.00	17.45	0.00	46.20	0.00	34.57	0.00	0.00	0.00	0.00	0.00	0.00
Houston MSA	7	50.00	2.59	0.00	19.93	14.29	37.18	14.29	40.22	71.43	0.66	0.00	0.51	0.26	1.27
San Antonio MSA	1	7.14	0.60	0.00	18.62	0.00	37.53	0.00	42.74	100.00	0.36	0.00	0.00	0.00	1.03

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF TEXAS										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Dallas MD	1,409	30.98	20.87	6.78	17.68	33.79	20.17	21.86	41.29	37.56	0.10	0.18	0.24	0.03	0.08	
Limited Review:																
Austin MSA	458	10.07	19.03	6.23	17.60	24.91	22.43	22.34	40.93	46.52	0.05	0.03	0.13	0.01	0.04	
Beaumont MSA	133	2.92	22.38	4.27	17.00	19.66	20.01	20.51	40.61	55.56	0.33	0.00	0.47	0.21	0.38	
Fort Worth MD	508	11.17	19.26	7.93	18.46	25.61	21.64	27.74	40.64	38.72	0.06	0.10	0.04	0.03	0.08	
Houston MSA	1,417	31.16	22.39	8.04	17.24	30.05	18.89	25.40	41.49	36.51	0.06	0.07	0.06	0.03	0.06	
San Antonio MSA	623	13.70	21.10	3.29	17.91	19.75	20.43	24.69	40.56	52.26	0.09	0.15	0.02	0.04	0.13	

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF TEXAS								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	39	19.02	20.87	10.26	17.68	2.56	20.17	15.38	41.29	71.79	0.49	0.55	0.08	0.39	0.63
Limited Review:															
Austin MSA	10	4.88	19.03	0.00	17.60	0.00	22.43	30.00	40.93	70.00	0.37	0.00	0.00	0.48	0.53
Beaumont MSA	48	23.41	22.38	14.58	17.00	11.36	20.01	10.42	40.61	68.75	5.21	9.09	1.96	2.55	6.65
Fort Worth MD	23	11.22	19.26	8.70	18.46	21.74	21.64	17.39	40.64	52.17	0.54	0.52	0.65	0.45	0.55
Houston MSA	72	35.12	22.39	2.82	17.24	18.18	18.89	26.76	41.49	52.11	0.62	0.21	0.70	0.79	0.60
San Antonio MSA	13	6.34	21.10	7.69	17.91	15.38	20.43	23.08	40.56	53.85	0.26	0.19	0.24	0.19	0.31

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF TEXAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas MD	860	26.99	20.87	7.88	17.68	17.88	20.17	16.92	41.29	57.31	0.58	0.74	0.73	0.34	0.62
Limited Review:															
Austin MSA	310	9.73	19.03	5.10	17.60	18.47	40.19	18.47	40.93	57.96	0.31	0.61	0.41	0.16	0.30
Beaumont MSA	213	6.69	22.38	3.85	17.00	8.17	54.46	18.27	40.61	69.71	2.62	2.92	1.84	2.35	2.89
Fort Worth MD	443	13.90	19.26	6.05	18.46	17.44	40.41	21.00	40.64	55.52	0.67	0.56	0.56	0.44	0.86
Houston MSA	1,019	31.98	22.39	5.62	17.24	16.73	32.30	19.74	41.49	57.91	0.50	0.80	0.61	0.38	0.49
San Antonio MSA	341	10.70	21.10	4.56	17.91	11.41	31.58	19.39	40.56	64.64	0.53	0.62	0.54	0.47	0.53

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: STATE OF TEXAS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas MD	541	18.23	73.53	65.77	68.39	15.53	16.08	0.31	0.31
Limited Review:									
Austin MSA	84	2.83	74.91	64.71	46.43	21.43	32.14	0.16	0.13
Beaumont MSA	794	26.75	74.17	62.15	58.94	18.77	22.29	5.22	3.85
Fort Worth MD	280	9.43	74.56	69.77	68.21	15.36	16.43	0.27	0.24
Houston MSA	849	28.61	74.99	54.55	55.48	19.32	25.21	0.30	0.21
San Antonio MSA	420	14.15	73.85	53.10	62.38	19.76	17.86	0.61	0.42

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF TEXAS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas MD	4	19.05	94.62	100.00	100.00	0.00	0.00	0.17	0.00
Limited Review:									
Austin MSA	1	4.76	95.57	0.00	0.00	100.00	0.00	0.35	0.00
Beaumont MSA	8	38.10	97.07	85.71	50.00	37.50	12.50	2.92	1.56
Fort Worth MD	0	0.00	95.64	0.00	0.00	0.00	0.00	0.00	0.00
Houston MSA	7	33.33	94.65	50.00	57.14	42.86	0.00	0.66	0.11
San Antonio MSA	1	4.76	95.01	0.00	100.00	0.00	0.00	0.36	0.00

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF TEXAS				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Dallas MD	15	32,988	40	41,669	55	74,657	44.17	9	18,899
Limited Review:									
Austin MSA	8	19,124	6	195	14	19,319	11.43	0	0
Beaumont MSA	9	148	4	232	13	380	0.22	0	0
Fort Worth MD	11	9,181	4	6,302	15	15,483	9.16	1	157
Houston MSA	20	29,035	16	10,740	36	39,775	23.53	1	1,340
San Antonio MSA	12	646	10	18,767	22	19,413	11.49	2	2,902

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF TEXAS										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Dallas MD	17.49	28	19.44	0.00	17.86	32.14	50.00	16	3	0	1	4	8	7.83	26.81	33.20	32.16
Limited Review:																	
Austin MSA	3.86	16	11.11	0.00	6.25	43.75	50.00	15	0	0	1	7	7	8.82	24.08	37.58	29.29
Beaumont MSA	13.80	9	6.25	0.00	11.11	55.56	33.33	0	0	0	0	0	0	4.06	20.33	49.45	24.22
Fort Worth MD	8.97	22	15.28	0.00	18.18	50.00	31.82	10	0	0	3	4	3	5.55	25.95	38.77	29.73
Houston MSA	49.92	53	36.81	0.00	22.64	15.09	56.60	27	1	0	5	4	16	6.53	30.20	30.97	32.25
San Antonio MSA	5.96	16	11.11	0.00	31.25	18.75	50.00	9	0	0	2	3	4	2.69	37.93	31.28	28.09

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF VIRGINIA								Evaluation Period: JULY 1, 2003 to JUNE 30, 2006		
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Norfolk – Virginia Beach MSA	33.34	8,916	1,335,548	2,364	493,030	9	1,065	19	102,126	11,308	1,931,769	27.67
Limited Review:												
Blacksburg MSA	1.50	429	56,818	72	14,082	1	10	8	24,900	510	95,810	1.69
Bristol MSA	1.22	328	28,738	79	15,458	3	469	0	0	410	44,665	1.66
Charlottesville MSA	3.02	824	165,132	195	50,501	3	279	3	11,045	1,025	226,957	4.72
Culpeper Non-Metro	2.03	581	71,217	101	21,355	7	1,598	1	940	690	95,110	2.83
Danville MSA	1.14	339	27,624	43	15,640	3	307	0	0	385	43,571	0.70
Harrisonburg MSA	1.75	487	48,901	102	15,897	6	360	0	0	595	65,158	1.82
Henry Non-Metro	0.28	84	6,306	11	2,049	0	0	0	0	95	8,355	0.35
Lexington – Covington Non-Metro	0.72	216	18,382	27	2,426	0	0	0	0	243	20,808	1.07
Lynchburg – Bedford MSA	6.78	1,940	179,778	351	80,554	8	914	2	3,600	2,301	264,846	6.58
Prince Edward Non-Metro	0.18	55	4,262	6	1,765	0	0	0	0	61	6,027	0.26
Richmond MSA	34.46	9,102	1,289,594	2,538	454,512	22	2,624	25	206,480	11,687	1,953,210	36.50
Roanoke MSA	5.68	1,447	176,885	476	95,016	1	100	3	6,186	1,927	278,187	5.94
Shenandoah Valley Non-Metro	0.92	254	24,515	55	6,820	3	1,057	0	0	312	32,392	0.65
Southside Non-Metro	1.48	422	31,088	76	8,322	0	0	0	0	498	39,410	1.49
Southwest Non-Metro	3.37	962	61,825	179	19,889	3	34	0	0	1,144	81,748	3.35
Winchester MSA	2.13	461	70,315	254	66,748	6	973	1	700	722	138,736	2.71

* Loan Data as of December 31, 2005. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2003 to June 30, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Institution ID: Wachovia Bank, N.A.

Table 2. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF VIRGINIA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Norfolk – Virginia Beach MSA	3,008	38.04	1.83	1.46	15.70	13.93	44.68	45.84	37.79	38.76	2.78	1.87	2.39	2.92	2.83	
Limited Review:																
Blacksburg MSA	149	1.88	0.00	0.00	5.76	0.00	84.43	88.59	9.81	11.41	1.78	0.00	0.00	1.75	2.52	
Bristol MSA	86	1.09	0.00	0.00	8.55	6.98	84.49	87.21	6.96	5.81	3.63	0.00	3.88	3.80	1.80	
Charlottesville MSA	258	3.26	1.07	2.33	11.96	9.69	63.77	57.36	23.21	30.62	1.88	0.94	2.46	1.61	2.59	
Culpeper Non-Metro	90	1.14	0.00	0.00	0.00	0.00	42.51	25.56	57.49	74.44	1.11	0.00	0.00	1.17	1.08	
Danville MSA	106	1.34	0.00	0.00	12.48	16.04	76.30	74.53	11.22	9.43	3.04	0.00	4.62	2.94	2.39	
Harrisonburg MSA	132	1.67	0.00	0.00	9.44	11.36	76.87	64.39	13.68	24.24	2.37	0.00	0.99	2.57	2.85	
Henry Non-Metro	25	0.32	0.00	0.00	10.04	4.00	84.82	84.00	5.14	12.00	1.68	0.00	0.00	2.04	0.00	
Lexington – Covington Non-Metro	51	0.64	0.00	0.00	0.00	0.00	80.37	82.35	19.63	17.65	2.09	0.00	0.00	2.49	0.53	
Lynchburg – Bedford MSA	357	4.51	0.99	0.84	9.45	11.76	68.72	56.86	20.84	30.53	2.68	2.22	2.56	2.63	2.85	
Prince Edward Non-Metro	15	0.19	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	5.38	0.00	0.00	5.38	0.00	
Richmond MSA	2,680	33.89	3.08	3.06	14.83	9.89	47.31	39.63	34.78	47.43	3.17	3.71	2.34	2.77	3.90	
Roanoke MSA	490	6.20	2.53	1.43	12.52	11.63	50.22	46.33	34.73	40.61	3.03	2.01	2.74	2.75	3.67	
Shenandoah Valley Non-Metro	84	1.06	0.00	0.00	6.55	4.76	25.22	14.29	68.23	80.95	1.43	0.00	0.43	0.72	1.80	
Southside Non-Metro	64	0.81	0.00	0.00	4.80	0.00	95.20	100.00	0.00	0.00	3.38	0.00	0.00	3.48	0.00	
Southwest Non-Metro	190	2.40	0.00	0.00	28.04	28.42	71.96	71.58	0.00	0.00	3.08	0.00	3.54	2.93	0.00	
Winchester MSA	122	1.54	0.00	0.00	8.05	4.92	74.04	66.39	17.91	28.69	1.47	0.00	1.01	1.48	1.62	

* Based on 2004 Aggregate HMDA data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Institution ID: Wachovia Bank, N.A.

Table 3. Geographic Distribution of Home Mortgage Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: STATE OF VIRGINIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Norfolk – Virginia Beach MSA	528	32.06	1.83	2.27	15.70	13.07	44.68	39.58	37.79	45.08	3.60	3.51	2.26	2.68	5.40
Limited Review:															
Blacksburg MSA	11	0.67	0.00	0.00	5.76	9.09	84.43	72.73	9.81	18.18	0.92	0.00	5.00	0.71	0.00
Bristol MSA	19	1.15	0.00	0.00	8.55	21.05	84.49	78.95	6.96	0.00	4.26	0.00	3.57	4.52	0.00
Charlottesville MSA	51	3.10	1.07	0.00	11.96	27.45	63.77	56.86	23.21	15.69	3.38	0.00	5.95	3.01	3.28
Culpeper Non-Metro	56	3.40	0.00	0.00	0.00	0.00	42.51	44.64	57.49	55.36	5.65	0.00	0.00	6.38	5.28
Danville MSA	12	0.73	0.00	0.00	12.48	8.33	76.30	83.33	11.22	8.33	1.52	0.00	3.45	1.46	0.00
Harrisonburg MSA	35	2.13	0.00	0.00	9.44	8.57	76.87	65.71	13.68	25.71	7.91	0.00	5.88	4.94	22.22
Henry Non-Metro	3	0.18	0.00	0.00	10.04	33.33	84.82	66.67	5.14	0.00	1.19	0.00	4.35	0.71	0.00
Lexington – Covington Non-Metro	4	0.24	0.00	0.00	0.00	0.00	80.37	100.00	19.63	0.00	1.55	0.00	0.00	1.82	0.00
Lynchburg – Bedford MSA	99	6.01	0.99	1.01	9.45	8.08	68.72	66.67	20.84	24.24	6.38	0.00	3.75	5.82	10.66
Prince Edward Non-Metro	3	0.18	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.33	0.00	0.00	3.33	0.00
Richmond MSA	597	36.25	3.08	2.85	14.83	12.56	47.31	47.74	34.78	36.85	7.17	5.56	5.11	7.47	7.89
Roanoke MSA	61	3.70	2.53	1.64	12.52	13.11	50.22	47.54	34.73	37.70	4.01	6.67	4.59	3.54	4.33
Shenandoah Valley Non-Metro	16	0.97	0.00	0.00	6.55	0.00	25.22	18.75	68.23	81.25	1.70	0.00	0.00	1.41	1.96
Southside Non-Metro	24	1.46	0.00	0.00	4.80	8.33	95.20	91.67	0.00	0.00	7.08	0.00	25.00	6.42	0.00
Southwest Non-Metro	100	6.07	0.00	0.00	28.04	33.00	71.96	67.00	0.00	0.00	7.57	0.00	8.22	7.29	0.00
Winchester MSA	28	1.70	0.00	0.00	8.05	14.29	74.04	60.71	17.91	25.00	3.44	0.00	5.00	2.64	6.82

* Based on 2004 Aggregate HMDA data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Institution ID: Wachovia Bank, N.A.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF VIRGINIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Norfolk – Virginia Beach MSA	5,375	31.12	1.83	1.92	15.70	13.80	44.68	41.86	37.79	42.42	3.42	4.28	3.24	3.07	3.88
Limited Review:															
Blacksburg MSA	267	1.55	0.00	0.00	5.76	4.87	84.43	81.27	9.81	13.86	4.34	0.00	4.44	4.21	5.36
Bristol MSA	223	1.29	0.00	0.00	8.55	8.52	84.49	78.03	6.96	13.45	6.74	0.00	7.55	6.43	8.76
Charlottesville MSA	515	2.98	1.07	1.75	11.96	16.70	63.77	57.09	23.21	24.47	4.04	2.88	6.52	3.25	5.01
Culpeper Non-Metro	435	2.52	0.00	0.00	0.00	0.00	42.51	43.68	57.49	56.32	4.91	0.00	0.00	6.23	4.27
Danville MSA	221	1.28	0.00	0.00	12.48	2.71	76.30	88.69	11.22	8.60	4.97	0.00	0.86	5.90	2.99
Harrisonburg MSA	320	1.85	0.00	0.00	9.44	5.63	76.87	74.38	13.68	20.00	6.92	0.00	4.00	6.99	8.26
Henry Non-Metro	56	0.32	0.00	0.00	10.04	1.79	84.82	94.64	5.14	3.57	1.88	0.00	0.00	2.16	1.00
Lexington – Covington Non-Metro	161	0.93	0.00	0.00	0.00	0.00	80.37	72.67	19.63	27.33	6.42	0.00	0.00	6.28	6.97
Lynchburg – Bedford MSA	1,484	8.59	0.99	0.34	9.45	8.83	68.72	64.56	20.84	26.28	12.24	7.84	12.24	12.87	10.86
Prince Edward Non-Metro	37	0.21	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	9.61	0.00	0.00	9.61	0.00
Richmond MSA	5,816	33.67	3.08	3.06	14.83	12.98	47.31	46.29	34.78	37.67	6.27	7.29	5.57	6.21	6.58
Roanoke MSA	893	5.17	2.53	2.24	12.52	12.32	50.22	51.74	34.73	33.71	5.93	4.46	5.65	6.10	5.90
Shenandoah Valley Non-Metro	153	0.89	0.00	0.00	6.55	5.23	25.22	24.18	68.23	70.59	2.10	0.00	1.84	2.06	2.14
Southside Non-Metro	334	1.93	0.00	0.00	4.80	7.78	95.20	92.22	0.00	0.00	12.74	0.00	15.79	12.62	0.00
Southwest Non-Metro	672	3.89	0.00	0.00	28.04	32.29	71.96	67.71	0.00	0.00	10.77	0.00	18.24	8.99	0.00
Winchester MSA	311	1.80	0.00	0.00	8.05	8.04	74.04	72.03	17.91	19.94	2.93	0.00	4.24	2.55	4.46

* Based on 2004 Aggregate HMDA data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF VIRGINIA										Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Multi-Family Units ^{**}	% BANK Loans	% Multi-Family Units ^{***}	% BANK Loans	% Multi-Family Units ^{***}	% BANK Loans	% Multi-Family Units ^{***}	% BANK Loans	% Multi-Family Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Norfolk – Virginia Beach MSA	5	25.00	8.91	20.00	36.09	20.00	38.29	40.00	16.70	20.00	4.63	5.88	2.04	7.14	7.14	
Limited Review:																
Blacksburg MSA	2	10.00	0.00	0.00	0.35	0.00	88.45	50.00	11.11	50.00	0.00	0.00	0.00	0.00	0.00	
Bristol MSA	0	0.00	0.00	0.00	16.92	0.00	79.54	0.00	3.54	0.00	0.00	0.00	0.00	0.00	0.00	
Charlottesville MSA	0	0.00	3.26	0.00	35.97	0.00	50.73	0.00	10.04	0.00	0.00	0.00	0.00	0.00	0.00	
Culpeper Non-Metro	0	0.00	0.00	0.00	0.00	0.00	53.90	0.00	46.10	0.00	0.00	0.00	0.00	0.00	0.00	
Danville MSA	0	0.00	0.00	0.00	35.90	0.00	54.29	0.00	9.81	0.00	0.00	0.00	0.00	0.00	0.00	
Harrisonburg MSA	0	0.00	0.00	0.00	36.27	0.00	46.60	0.00	17.13	0.00	0.00	0.00	0.00	0.00	0.00	
Henry Non-Metro	0	0.00	0.00	0.00	15.13	0.00	79.94	0.00	4.92	0.00	0.00	0.00	0.00	0.00	0.00	
Lexington – Covington Non-Metro	0	0.00	0.00	0.00	0.00	0.00	64.14	0.00	35.86	0.00	0.00	0.00	0.00	0.00	0.00	
Lynchburg – Bedford MSA	0	0.00	3.71	0.00	14.35	0.00	60.43	0.00	21.50	0.00	0.00	0.00	0.00	0.00	0.00	
Prince Edward Non-Metro	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond MSA	9	45.00	13.60	55.56	29.48	0.00	38.28	44.44	18.63	0.00	10.77	29.41	0.00	7.69	0.00	
Roanoke MSA	3	15.00	9.17	0.00	18.60	33.33	57.61	66.67	14.62	0.00	0.00	0.00	0.00	0.00	0.00	
Shenandoah Valley Non-Metro	1	5.00	0.00	0.00	13.16	100.00	34.45	0.00	52.38	0.00	8.33	0.00	50.00	0.00	0.00	
Southside Non-Metro	0	0.00	0.00	0.00	0.53	0.00	99.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Southwest Non-Metro	0	0.00	0.00	0.00	32.99	0.00	67.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Winchester MSA	0	0.00	0.00	0.00	25.92	0.00	52.27	0.00	21.82	0.00	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2004 Aggregate HMDA data.

^{**} Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: STATE OF VIRGINIA				Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	% of Bus***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Norfolk – Virginia Beach MSA	2,364	34.12	2.94	1.78	23.28	22.97	41.86	38.03	31.59	36.51	4.01	3.57	4.32	3.82	4.02					
Limited Review:																				
Blacksburg MSA	72	1.04	0.00	0.00	1.43	12.50	91.21	83.33	6.02	4.17	1.39	0.00	7.35	1.30	0.50					
Bristol MSA	79	1.14	0.00	0.00	12.47	12.66	80.21	81.01	7.32	6.33	1.84	0.00	3.14	1.88	0.47					
Charlottesville MSA	195	2.81	0.73	0.00	15.09	13.85	56.73	57.95	27.45	28.21	1.89	0.00	2.63	1.81	1.82					
Culpeper Non-Metro	101	1.46	0.00	0.00	0.00	0.00	45.68	45.54	54.32	54.46	1.95	0.00	0.00	1.99	1.92					
Danville MSA	43	0.62	0.00	0.00	21.96	6.98	67.13	76.74	10.91	16.28	0.91	0.00	0.28	1.02	1.20					
Harrisonburg MSA	102	1.47	0.00	0.00	17.92	18.63	62.48	62.75	19.60	18.63	2.30	0.00	2.89	2.67	1.21					
Henry Non-Metro	11	0.16	0.00	0.00	13.77	9.09	84.44	90.91	1.79	0.00	0.21	0.00	0.00	0.26	0.00					
Lexington – Covington Non-Metro	27	0.39	0.00	0.00	0.00	0.00	70.93	40.74	29.07	59.26	1.43	0.00	0.00	0.76	3.28					
Lynchburg – Bedford MSA	351	5.07	5.76	3.42	13.61	15.95	61.59	55.84	19.04	24.79	3.01	3.07	3.91	2.71	3.31					
Prince Edward Non-Metro	6	0.09	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.97	0.00	0.00	0.97	0.00					
Richmond MSA	2,538	36.63	11.24	7.60	18.44	15.68	41.61	38.61	28.67	38.10	5.34	6.31	5.79	4.79	5.64					
Roanoke MSA	476	6.87	4.28	2.31	21.02	21.85	50.89	46.01	23.73	29.83	3.71	2.61	5.20	3.49	3.45					
Shenandoah Valley Non-Metro	55	0.79	0.00	0.00	6.41	9.09	36.78	25.45	56.82	65.45	0.99	0.00	0.73	0.96	1.03					
Southside Non-Metro	76	1.10	0.00	0.00	1.66	3.95	98.34	96.05	0.00	0.00	2.78	0.00	0.00	2.81	0.00					
Southwest Non-Metro	179	2.58	0.00	0.00	26.76	26.82	73.24	73.18	0.00	0.00	2.91	0.00	2.49	3.08	0.00					
Winchester MSA	254	3.67	0.00	0.00	14.67	11.42	57.98	49.21	27.36	39.37	5.18	0.00	4.20	4.25	8.02					

* Based on 2004 Aggregate Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF VIRGINIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Norfolk – Virginia Beach MSA	9	12.00	1.12	0.00	13.36	11.11	46.85	22.22	38.67	66.67	3.15	0.00	0.00	1.69	6.12
Limited Review:															
Blacksburg MSA	1	1.33	0.00	0.00	3.64	0.00	84.85	100.00	10.91	0.00	0.00	0.00	0.00	0.00	0.00
Bristol MSA	3	4.00	0.00	0.00	2.91	0.00	91.86	100.00	5.23	0.00	0.90	0.00	0.00	0.99	0.00
Charlottesville MSA	3	4.00	0.29	0.00	12.79	33.33	61.63	33.33	25.29	33.33	2.22	0.00	0.00	0.00	6.25
Culpeper Non-Metro	7	9.33	0.00	0.00	0.00	0.00	50.34	42.86	49.66	57.14	9.52	0.00	0.00	8.33	11.11
Danville MSA	3	4.00	0.00	0.00	2.16	0.00	90.04	100.00	7.79	0.00	1.85	0.00	0.00	1.92	0.00
Harrisonburg MSA	6	8.00	0.00	0.00	17.33	0.00	67.33	83.33	15.34	16.67	2.05	0.00	0.00	2.94	0.00
Henry Non-Metro	0	0.00	0.00	0.00	4.60	0.00	91.95	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
Lexington – Covington Non-Metro	0	0.00	0.00	0.00	0.00	0.00	82.76	0.00	17.24	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg – Bedford MSA	8	10.67	1.00	0.00	7.02	0.00	71.18	62.50	20.80	37.50	13.51	0.00	0.00	11.54	28.57
Prince Edward Non-Metro	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	22	29.33	1.71	0.00	11.13	9.09	54.88	36.36	32.28	54.55	8.62	0.00	16.67	5.19	16.67
Roanoke MSA	1	1.33	2.11	0.00	10.53	0.00	45.26	100.00	42.11	0.00	0.00	0.00	0.00	0.00	0.00
Shenandoah Valley Non-Metro	3	4.00	0.00	0.00	1.62	0.00	22.08	0.00	76.30	100.00	1.95	0.00	0.00	0.00	2.38
Southside Non-Metro	0	0.00	0.00	0.00	8.82	0.00	91.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Southwest Non-Metro	3	4.00	0.00	0.00	7.26	66.67	92.74	33.33	0.00	0.00	0.97	0.00	3.23	0.40	0.00
Winchester MSA	6	8.00	0.00	0.00	7.69	66.67	67.31	16.67	25.00	16.67	16.00	0.00	100.00	9.09	8.33

* Based on 2004 Aggregate Small Farm Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (October 2004).

Institution ID: Wachovia Bank, N.A.

Table 8. Borrower Distribution of Home Mortgage Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF VIRGINIA									Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Norfolk – Virginia Beach MSA	3,008	38.04	19.13	6.54	18.56	20.96	23.20	25.39	39.10	47.11	3.21	5.20	3.14	2.92	3.20
Limited Review:															
Blacksburg MSA	149	1.88	20.33	8.39	17.21	20.98	22.78	18.18	39.68	52.45	1.92	1.17	1.01	1.80	2.57
Bristol MSA	86	1.09	18.33	8.33	19.91	21.43	23.31	23.81	38.45	46.43	3.99	2.99	4.05	3.45	4.36
Charlottesville MSA	258	3.26	18.91	3.03	18.13	16.16	23.20	20.20	39.76	60.61	1.92	1.20	1.33	1.43	2.52
Culpeper Non-Metro	90	1.14	12.73	1.39	14.02	6.94	20.53	20.83	52.72	70.83	1.15	2.94	1.62	1.34	1.03
Danville MSA	106	1.34	20.57	15.24	17.88	31.43	22.01	20.00	39.54	33.33	4.01	10.09	4.30	3.34	2.92
Harrisonburg MSA	132	1.67	17.25	4.96	19.21	26.45	25.03	21.49	38.51	47.11	2.66	2.19	1.76	2.73	3.16
Henry Non-Metro	25	0.32	19.67	18.18	19.27	9.09	23.55	36.36	37.51	36.36	1.92	3.80	0.63	2.23	1.91
Lexington – Covington Non-Metro	51	0.64	17.01	10.42	16.58	25.00	23.28	16.67	43.13	47.92	2.36	6.82	4.05	1.38	1.70
Lynchburg – Bedford MSA	357	4.51	19.31	8.76	18.30	16.92	23.19	24.17	39.20	50.15	3.18	3.26	2.01	2.65	4.10
Prince Edward Non-Metro	15	0.19	25.71	14.29	15.61	28.57	20.71	7.14	37.97	50.00	5.52	10.00	6.25	2.13	6.76
Richmond MSA	2,680	33.89	19.09	9.05	17.87	22.58	22.68	24.56	40.36	43.80	3.13	3.63	2.98	2.66	3.47
Roanoke MSA	490	6.20	17.32	13.83	18.79	28.12	23.58	22.45	40.31	35.60	3.34	3.46	3.07	3.34	3.49
Shenandoah Valley Non-Metro	84	1.06	12.75	1.35	15.63	17.57	21.65	20.27	49.97	60.81	1.46	0.95	1.31	1.25	1.71
Southside Non-Metro	64	0.81	21.45	3.23	17.92	22.58	23.66	14.52	36.97	59.68	4.22	0.00	4.44	2.45	5.40
Southwest Non-Metro	190	2.40	25.03	8.65	21.27	19.46	23.18	27.03	30.52	44.86	4.04	3.93	4.23	3.56	4.28
Winchester MSA	122	1.54	15.00	2.73	18.26	12.73	23.40	26.36	43.34	58.18	1.72	1.69	2.00	1.84	1.60

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 18% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Institution ID: Wachovia Bank, N.A.

Table 9. Borrower Distribution of Home Mortgage Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: STATE OF VIRGINIA								Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Norfolk – Virginia Beach MSA	528	32.06	19.13	7.40	18.56	21.63	23.20	24.86	39.10	46.11	3.83	4.24	4.05	4.10	3.57
Limited Review:															
Blacksburg MSA	11	0.67	20.33	27.27	17.21	9.09	22.78	18.18	39.68	45.45	0.96	3.45	0.00	1.11	0.00
Bristol MSA	19	1.15	18.33	5.26	19.91	31.58	23.31	31.58	38.45	31.58	4.31	2.38	4.00	5.00	4.82
Charlottesville MSA	51	3.10	18.91	8.00	18.13	30.00	23.20	22.00	39.76	40.00	3.48	1.71	5.41	2.19	4.25
Culpeper Non-Metro	56	3.40	12.73	10.71	14.02	14.29	20.53	33.93	52.72	41.07	5.88	22.22	5.77	7.92	4.47
Danville MSA	12	0.73	20.57	33.33	17.88	16.67	22.01	25.00	39.54	25.00	1.59	4.65	1.89	1.59	0.00
Harrisonburg MSA	35	2.13	17.25	11.43	19.21	25.71	25.03	37.14	38.51	25.71	8.63	9.09	11.63	9.52	5.80
Henry Non-Metro	3	0.18	19.67	0.00	19.27	0.00	23.55	66.67	37.51	33.33	1.24	0.00	0.00	5.41	0.00
Lexington – Covington Non-Metro	4	0.24	17.01	0.00	16.58	25.00	23.28	50.00	43.13	25.00	1.60	0.00	2.50	4.00	0.00
Lynchburg – Bedford MSA	99	6.01	19.31	11.11	18.30	18.18	23.19	33.33	39.20	37.37	6.71	2.38	4.73	11.04	7.35
Prince Edward Non-Metro	3	0.18	25.71	33.33	15.61	0.00	20.71	33.33	37.97	33.33	3.33	11.11	0.00	0.00	0.00
Richmond MSA	597	36.25	19.09	11.62	17.87	21.21	22.68	25.93	40.36	41.25	7.56	6.39	5.12	6.43	10.92
Roanoke MSA	61	3.70	17.32	16.39	18.79	22.95	23.58	21.31	40.31	39.34	4.11	4.65	3.33	3.83	4.74
Shenandoah Valley Non-Metro	16	0.97	12.75	6.25	15.63	25.00	21.65	25.00	49.97	43.75	1.80	0.00	2.33	0.00	3.54
Southside Non-Metro	24	1.46	21.45	12.50	17.92	25.00	23.66	29.17	36.97	33.33	7.27	7.69	13.64	9.52	3.70
Southwest Non-Metro	100	6.07	25.03	28.28	21.27	14.14	23.18	32.32	30.52	25.25	7.67	10.98	5.20	8.67	5.85
Winchester MSA	28	1.70	15.00	7.14	18.26	17.86	23.40	35.71	43.34	39.29	3.62	6.25	3.28	3.61	3.45

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 1% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF VIRGINIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Norfolk – Virginia Beach MSA	5,375	31.12	19.13	9.06	18.56	19.98	23.20	25.94	39.10	45.03	4.41	5.95	4.22	4.09	4.47
Limited Review:															
Blacksburg MSA	267	1.55	20.33	11.49	17.21	20.69	22.78	27.59	39.68	40.23	4.99	6.85	4.66	4.83	4.84
Bristol MSA	223	1.29	18.33	9.55	19.91	16.82	23.31	27.27	38.45	46.36	7.62	12.15	6.67	8.67	6.53
Charlottesville MSA	515	2.98	18.91	16.63	18.13	17.28	23.20	27.21	39.76	38.88	4.63	7.44	3.30	4.43	4.71
Culpeper Non-Metro	435	2.52	12.73	5.07	14.02	14.73	20.53	22.71	52.72	57.49	5.86	13.40	7.63	5.51	5.31
Danville MSA	221	1.28	20.57	10.55	17.88	19.72	22.01	28.90	39.54	40.83	6.33	6.70	6.13	6.17	6.42
Harrisonburg MSA	320	1.85	17.25	11.18	19.21	21.41	25.03	31.31	38.51	36.10	8.28	9.61	7.72	9.28	7.51
Henry Non-Metro	56	0.32	19.67	21.82	19.27	25.45	23.55	18.18	37.51	34.55	2.46	5.93	2.86	1.45	1.85
Lexington – Covington Non-Metro	161	0.93	17.01	2.55	16.58	24.84	23.28	28.03	43.13	44.59	7.42	0.00	9.92	5.92	8.32
Lynchburg – Bedford MSA	1,484	8.59	19.31	9.36	18.30	19.95	23.19	28.96	39.20	41.73	15.13	16.17	15.29	14.89	14.98
Prince Edward Non-Metro	37	0.21	25.71	8.57	15.61	42.86	20.71	11.43	37.97	37.14	11.17	12.50	21.88	5.88	9.43
Richmond MSA	5,816	33.67	19.09	10.89	17.87	22.94	22.68	28.35	40.36	37.82	7.88	8.31	7.47	7.83	8.08
Roanoke MSA	893	5.17	17.32	11.82	18.79	21.55	23.58	28.27	40.31	38.35	7.27	6.99	6.29	7.68	7.77
Shenandoah Valley Non-Metro	153	0.89	12.75	2.07	15.63	17.93	21.65	34.48	49.97	45.52	2.57	1.28	2.47	1.98	3.18
Southside Non-Metro	334	1.93	21.45	9.67	17.92	20.85	23.66	26.59	36.97	42.90	15.12	15.79	15.21	15.58	14.65
Southwest Non-Metro	672	3.89	25.03	8.73	21.27	20.18	23.18	27.86	30.52	43.22	11.93	10.90	12.54	11.60	12.10
Winchester MSA	311	1.80	15.00	7.82	18.26	16.67	23.40	28.23	43.34	47.28	3.50	5.49	3.32	3.18	3.52

* Based on 2004 Aggregate HMDA Data.

** As a percentage of loans with borrower income information available. No information was available for 9% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: STATE OF VIRGINIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Norfolk – Virginia Beach MSA	2,364	34.12	69.58	55.11	56.64	15.48	27.88	4.01	4.44	
Limited Review:										
Blacksburg MSA	72	1.04	67.69	66.67	63.89	11.11	25.00	1.39	1.37	
Bristol MSA	79	1.14	69.88	62.00	70.89	5.06	24.05	1.84	0.73	
Charlottesville MSA	195	2.81	72.97	55.65	43.08	24.10	32.82	1.89	1.90	
Culpeper Non-Metro	101	1.46	75.88	58.90	58.42	16.83	24.75	1.95	2.14	
Danville MSA	43	0.62	72.69	44.12	37.21	9.30	53.49	0.91	0.79	
Harrisonburg MSA	102	1.47	70.36	64.62	62.75	20.59	16.67	2.30	1.62	
Henry Non-Metro	11	0.16	75.78	75.00	81.82	0.00	18.18	0.21	0.17	
Lexington – Covington Non-Metro	27	0.39	70.65	78.57	74.07	18.52	7.41	1.43	1.07	
Lynchburg – Bedford MSA	351	5.07	72.62	55.51	47.58	18.80	33.62	3.01	2.84	
Prince Edward Non-Metro	6	0.09	68.49	50.00	16.67	66.67	16.67	0.97	1.40	
Richmond MSA	2,538	36.63	67.96	55.52	61.11	16.75	22.14	5.34	5.64	
Roanoke MSA	476	6.87	68.68	53.14	57.77	17.02	25.21	3.71	3.31	
Shenandoah Valley Non-Metro	55	0.79	69.94	67.86	70.91	14.55	14.55	0.99	0.63	
Southside Non-Metro	76	1.10	73.82	77.59	75.00	13.16	11.84	2.78	3.28	
Southwest Non-Metro	179	2.58	69.88	71.13	81.01	8.94	10.06	2.91	1.63	
Winchester MSA	254	3.67	70.42	46.25	40.16	25.59	34.25	5.18	4.29	

* Based on 2004 Aggregate HMDA Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF VIRGINIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Norfolk – Virginia Beach MSA	9	12.00	94.83	100.00	66.67	22.22	11.11	3.15	2.88
Limited Review:									
Blacksburg MSA	1	1.33	95.15	100.00	100.00	0.00	0.00	0.00	0.00
Bristol MSA	3	4.00	98.84	100.00	66.67	0.00	33.33	0.90	0.93
Charlottesville MSA	3	4.00	95.93	100.00	66.67	0.00	33.33	2.22	2.70
Culpeper Non-Metro	7	9.33	95.89	14.29	28.57	28.57	42.86	9.52	0.00
Danville MSA	3	4.00	98.70	100.00	33.33	66.67	0.00	1.85	1.35
Harrisonburg MSA	6	8.00	95.67	100.00	100.00	0.00	0.00	2.05	2.17
Henry Non-Metro	0	0.00	94.25	0.00	0.00	0.00	0.00	0.00	0.00
Lexington – Covington Non-Metro	0	0.00	98.28	0.00	0.00	0.00	0.00	0.00	0.00
Lynchburg – Bedford MSA	8	10.67	95.99	100.00	50.00	37.50	12.50	13.51	15.38
Prince Edward Non-Metro	0	0.00	97.37	0.00	0.00	0.00	0.00	0.00	0.00
Richmond MSA	22	29.33	96.58	78.57	59.09	27.27	13.64	8.62	5.75
Roanoke MSA	1	1.33	95.79	100.00	100.00	0.00	0.00	0.00	0.00
Shenandoah Valley Non-Metro	3	4.00	98.70	0.00	0.00	0.00	100.00	1.95	0.00
Southside Non-Metro	0	0.00	96.08	0.00	0.00	0.00	0.00	0.00	0.00
Southwest Non-Metro	3	4.00	96.58	100.00	100.00	0.00	0.00	0.97	1.03
Winchester MSA	6	8.00	94.23	83.33	50.00	16.67	33.33	16.00	17.65

* Based on 2004 Aggregate HMDA Data.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20 of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF VIRGINIA									
Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006									
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Norfolk – Virginia Beach MSA	22	19,127	318	52,403	340	71,530	28.47	13	20,976
Limited Review:									
Blacksburg MSA	8	2,136	22	870	30	3,007	1.20	0	0
Bristol MSA	5	136	46	810	51	946	0.38	1	555
Charlottesville MSA	6	287	82	7,358	88	7,645	3.04	2	383
Culpeper Non-Metro	4	14	27	2,007	31	2,021	0.80	0	0
Danville MSA	3	3	26	356	29	359	0.14	0	0
Harrisonburg	5	79	26	885	31	964	0.38	0	0
Henry Non-Metro	3	2	19	167	22	169	0.07	0	0
Lexington – Covington Non-Metro	5	145	34	543	39	688	0.27	0	0
Lynchburg – Bedford MSA	6	645	85	17,185	91	17,829	7.10	7	11,702
Prince Edward Non-Metro	3	1	27	167	30	168	0.07	0	0
Richmond MSA	51	78,398	289	37,923	340	116,321	46.30	8	8,390
Roanoke MSA	11	8,479	136	10,813	147	19,292	7.68	1	333
Shenandoah Valley Non-Metro	8	4,665	24	322	32	4,988	1.99	0	0
Southside Non-Metro	3	7	22	714	25	721	0.29	0	0
Southwest Non-Metro	12	1,554	23	1,605	35	3,158	1.26	0	0
Winchester MSA	4	57	41	1,355	45	1,411	0.56	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: Wachovia Bank, N.A.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF VIRGINIA Evaluation Period: JULY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Norfolk – Virginia Beach MSA	27.67	58	28.29	1.72	20.69	37.93	39.66	5	38	-1	-6	-13	-13	4.37	24.08	41.76	29.78
Limited Review:																	
Blacksburg MSA	1.69	6	2.93	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	4.05	80.63	9.19
Bristol MSA	1.66	4	1.95	0.00	25.00	75.00	0.00	0	2	0	0	-2	0	0.00	10.31	83.36	6.32
Charlottesville MSA	4.72	10	4.88	0.00	0.00	70.00	30.00	0	2	0	0	-1	-1	1.78	17.53	57.63	23.06
Culpeper Non-Metro	2.83	6	2.93	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	0.00	44.29	55.71
Danville MSA	0.70	1	0.49	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	18.76	70.58	10.66
Harrisonburg MSA	1.82	4	1.95	0.00	0.00	50.00	50.00	0	3	0	0	-2	-1	0.00	15.13	66.75	18.12
Henry Non-Metro	0.35	1	0.49	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	12.81	82.88	4.31
Lexington – Covington Non-Metro	1.07	2	0.98	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	0.00	76.57	23.43
Lynchburg – Bedford MSA	6.58	16	7.80	6.25	18.75	50.00	25.00	2	2	0	-1	1	0	3.38	11.42	66.12	19.08
Prince Edward Non-Metro	0.26	1	0.49	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Richmond MSA	36.50	70	34.15	11.43	15.71	38.57	34.29	5	29	-2	-3	-14	-5	6.41	19.95	43.93	29.71
Roanoke MSA	5.94	10	4.88	10.00	30.00	50.00	10.00	0	0	0	0	0	0	4.91	15.37	50.24	29.31
Shenandoah Valley Non-Metro	0.65	1	0.49	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	8.34	27.27	64.38
Southside Non-Metro	1.49	4	1.95	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	4.62	95.38	0.00
Southwest Non-Metro	3.35	7	3.41	0.00	57.14	42.86	0.00	1	1	0	0	0	0	0.00	28.11	71.89	0.00
Winchester MSA	2.71	4	1.95	0.00	25.00	25.00	50.00	1	3	0	0	-1	-1	0.00	13.79	68.72	17.49